

NINETEENTH ANNUAL REPORT

OF THE

General Railroad Commissioners

OF THE

STATE OF CONNECTICUT,
FOR 1872,

TOGETHER WITH THE

ANNUAL REPORT OF THE RAILROAD COMPANIES IN THIS
STATE FOR 1871.

TO WHICH ARE ADDED

Leading Statistics prepared by the Commissioners.

Printed by Order of the Legislature.

HARTFORD:
PRESS OF CASE, LOCKWOOD & BRAINARD.
1872.

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REPORT.

To the Honorable General Assembly of the State of Connecticut, May Session, 1872.

The Railroad Commissioners herewith respectfully submit their nineteenth annual Report of the Railroads in this state.

In presenting this report the commissioners have endeavored to conform to the statute prescribing the manner in which it shall be made, which is as follows :

“SEC. 473. The railroad commissioners shall make a report of the general conduct and condition of all the railroads, within the state, to each general assembly, in the first week of its session, making such suggestions for legislation, as the public interest shall seem to them to require ; and in case any violation of law, on the part of any railroad company, shall come to the knowledge of said commissioners, they shall in like manner make report thereof.”

Since the rendering of the last report the commissioners have made two examinations, one in spring, the other in fall, of all the roads which were in operation at the beginning of the year. Under the detailed account of the roads, which follows hereafter, a more particular review of the “conduct and condition” of each is given. In general, however, their condition has steadily improved, no instance appearing in the case of any road in which there has not been change for the better. In their present state, with increased facilities for receiving and doing business at stations, the greater capability of rolling stock and better adaptation to the purposes of transportation, the railroads of the state are better fitted to do bus-

iness with certainty and despatch, and to transfer passengers with speed and safety than ever before. Some of the work done has been of the most substantial kind, with a view to future and long continued use, as well as present demands. Among the works of this character are the iron bridge over the Housatonic river on the New York and New Haven road, and the tunnel at Hartford, on the Hartford and New Haven road.

An important feature of the railroad interests, is the opening of 157 additional miles in this state, the past year. Four companies have commenced operation; the New Haven and Derby with 13 miles, the Connecticut Valley with 44 miles, the Connecticut Western with 68 miles, and the Shepaug Valley with 32 miles of track. In these, a more thorough style of building has generally been adopted than was formerly thought necessary in building new roads. The bridges and cattle-guards are made with better masonry, the roadbeds better ballasted, the track laid and secured with better joints, and the depots are built with some regard to beauty of design and appearance as well as their wants and uses. Taking the business of these roads for the short time they have been in operation, as an index of the future and their successful working seems to be established. No manufacturing interests of any importance, without facilities for immediate railroad communication, can compete with those that have, and the extent to which this interest is developed in this state requires a road in nearly every valley.

To these now running will soon be added 26 miles of the Boston, Hartford and Erie, between Putnam and Willimantic, on which the track is already laid and nearly ready for use, and 27 miles of the New Haven, Middletown and Willimantic between Middletown and Willimantic, on which the work is being carried forward with considerable activity. An extension of the Shepaug Valley from Hawleyville, on the Housatonic road, to Bethel, on the Danbury and Norwalk, a distance of about six miles, is being worked with vigor and will probably be opened early in the present season.

The returns show a most gratifying increase in the business

done the past year. The following abstract of tables gives a comparative view of the railroad interests reported for 1871 and 1870 :

	<i>This Year.</i>	<i>Last Year.</i>
Capital of railroads.....	\$41,542,100.00	\$40,567,000.00
Capital paid in.....	30,991,444.26	29,484,101.58
Funded and floating debts.....	18,861,050.69	15,620,633.01
Cost of roads and equipment.....	42,159,474.54	35,260,081.10
Repairs of roads.....	1,489,683.99	1,272,204.58
Repairs of bridges.....	241,092.58	96,685.78
Total cost, maintenance of way.....	1,822,698.26	1,672,885.43
Cost of fuel.....	708,603.48	660,834.24
Cost of oil and waste.....	103,204.24	97,032.76
Gross earnings.....	10,597,124.07	9,672,946.77
Net earnings.....	3,050,535.73	2,525,702.69
Undivided surplus.....	571,233.00	341,649.38
Number of passengers carried.....	9,508,819	8,032,638
Tons of merchandise carried.....	2,722,532	2,148,251
Miles run by trains.....	5,094,282	4,438,668
Number of engines.....	243	229
Number of passenger cars.....	311	312
Number of merchandise cars.....	4,041	3,405

The above abstract, though sufficiently correct for a comparative view is not accurate in detail, owing to the incomplete nature of the returns obtained by the commissioners, some companies not making report under all of the different headings. In the report here given, it is to be noticed, that the increase of business done is nearly all upon the old roads, no operations of the Connecticut Western or of the Shepaug Valley being included in this year, and only a part of a year's work of the Connecticut Valley and of the New Haven and Derby. The statements concerning the amount of investments and rolling stock, however, include the new roads which have commenced operations.

Some complaints have been brought before the commissioners in regard to the obstruction of highways by the stoppage of freight trains for a longer time than allowed by law, but on investigation such practices have been found to be in violation of company rules, as well as of statute, and carried on unknown to the officers of the roads, and satisfactory arrangements have been made to prevent their future occurrence.

A dangerous practice of running broken freight trains across highways, by making what is called a "flying switch," has been observed in some places, and its discontinuance has been recommended.

After long continued trial defects become apparent in the working of the device now in use for connecting cars, called the "expansion safety bridge," and a better safeguard, less complicated in its construction, and more durable in its working is sought for. The new and elegant cars put upon the Connecticut Western road are supplied with "Miller's platform and buffer," the design of which is that the platforms of two adjoining cars shall come immediately together, leaving no space of sufficient width to require any bridge, or cause any liability to accident. The commissioners considering that this complied with the spirit of the law, gave a permit for its present use upon their trains in place of any other safety bridge.

A moveable wooden bridge properly constructed, chains being used in connection for safeguards at the sides, was suggested by Mr. Bishop, President of the New York and New Haven road, and its application to a single train for trial was recommended by the commissioners. Such bridges are in use upon the Pennsylvania Central road and apparently well adapted to the purposes for which they are designed. The commissioners submit their interpretation of the law to the discretion of your honorable body, and recommend that all question be removed by so amending the statute that such apparatus for bridging between cars may be used as shall meet the approval of the railroad commissioners.

As required by Act of the last Legislature, most of the railroad companies have already made arrangements for building fences between the railroad and a highway, where the same are adjoining, and some have progressed considerably with the work. The commissioners have endeavored, in their examinations of the different roads, to observe what would be the effect of the complete execution of this law, and they believe that the working of it would be in every case beneficial, and that the duty of completely shutting up its

travel-way, except the necessary open spaces at depots and highway crossings, is binding and imperative upon every railroad company. They would recommend that the law requiring the erection of such fences, be further amended by the establishment of a fixed penalty for a non-compliance with its requirements, after the expiration of a certain reasonable time also limited and defined in the act itself.

On the roads laid out and built before the passage of the present laws in regard to fencing, much private property, adjoining the railroads, still remains unfenced. In some of these cases the railroad companies obtained the right of way by purchase, with the express stipulation that the land-owner should maintain the fence; in others no stipulation concerning it was made, and it becomes exceedingly difficult to fix upon either party the legal obligation to build a fence. This matter, involving questions affecting the rights of adjoining proprietors and their obligations connected with the transfer of lands, which can only be settled by the courts, has been brought before the commissioners both by the railroad companies and private individuals desiring the fences built.

The present law is inoperative in such cases, the process for compelling the erection of fences being so circuitous as to render its execution almost impracticable. The law already requires railroad companies to build *their* fence. By the passage of an act directly requiring all such land-owners to build a fence within a fixed time, the evil might be remedied. The commissioners therefore recommend the passage of an act requiring all owners of land whose duty it is to build a fence, to erect a suitable fence within such length of time or previous to such date as shall be fixed in said act; and that at the expiration of the time limited, in all cases where fences are required and have not been built, the railroad companies shall be required to build a fence within such length of time, as also shall be fixed in said act, under a penalty for non-compliance therein also fixed, and receiving as compensation a lien upon the lands adjoining, sufficient to cover all expense of erecting fence; the fences in all cases to be built to the acceptance of the railroad commissioners:

A greater uniformity in the use of signals given by locomotive whistles for the working of trains is desirable. Upon certain roads a call of two short whistles is a signal for "off brakes" and the train goes forward; on other roads the same call signifies "put on brakes," and the train is stopped. There is evident disadvantage and some liability to accident in the use of a different plan of signals where through trains are run over the roads of several different companies, or where the trains of different companies are run over the same road, as is often the case by privilege of lease. Legislation upon the matter would hardly be practicable, as a different plan might thus be required upon the same road lying in different states. By an agitation of the subject and a convention representing all the different roads, some general plan might be agreed upon and universally adopted to the advantage of all.

No call has been made upon the commissioners under the act of last Legislature, to reduce the number of brakemen upon any regular train, though the Westinghaus air-brake, operated by the engineer, has been adopted on the New York and New Haven and the Hartford and New Haven and the Connecticut Western roads, and is being put upon the New York, Providence, and Boston road.

As authorized by public act of last year, the commissioners secured an office in the Charter Oak Life Insurance building, at an annual rent for this year of 300 dollars, which together with the cost of the necessary office fixtures does not exceed the sum allowed in the statute for rental. The need of such an office has long been felt for the better preservation of records and books, and conducting the necessary business of the commission.

The state has been exempt for another year from any frightful casualty resulting in wholesale destruction of life or limb, and not a passenger over any of the railroads within its limits has been killed, though the travel has largely increased, the number of passengers carried for the past year being more than nine and a half millions. Only two accidents have occurred seriously endangering the lives of passengers: one the

explosion of a locomotive near Rockville, an account of which is given with the report of the Hartford, Providence & Fish-kill road, and at which the only passenger injured was a small boy improperly riding on the engine; the other an accident to a train on the New Haven and Derby near Birmingham, by which a passenger car was thrown from the track and overturned, two of the passengers being seriously injured. Two partially intoxicated Irishmen were slightly injured by jumping from a train while in motion, no other accidents occurring to passengers for the year. The whole number occurring in the operation of all the railroads is 89, 42 of which were fatal and 47 not fatal. The table of "Classification of Accidents" readily shows the cause and circumstances of each, by which it will also be seen that a great part of the casualties occur to persons walking on the track and at crossings.

For a period of four years, during which time more than thirty-two millions of passengers have been transported, not one, complying with proper rules and remaining in his proper place, has been killed in this state. This record of public travel is certainly remarkable for safety, and, we think, without a parallel. Three passengers have been killed during that time: one, on the top of a car, was struck by a bridge; one, leaning from the platform of a car, was also killed by a bridge, both acting contrary to regulations; and one was killed by jumping from the cars while the train was in motion. Employees, persons at crossings, and others outside of the cars have been killed during that time, but such a record presents a good exhibit for the safety of passengers, and may certainly give assurance to the public of comparative freedom from danger in traveling in the cars, over any other mode of transportation.

With such proofs of careful management, the officers of the different railroads may perhaps be justly proud of the result, as it is only by unremitting watchfulness and accurate knowledge of the condition of the track and all the appliances for working a road, that such freedom from casualties can be secured. A single broken rail or rotten timber may bring

death and suffering into many communities, and deface the good record of all previous years.

In all accidents occurring in winter the most fearful danger is from fire. The accounts from other places of the burning of wrecked trains, in which the wounded are roasted alive are horrible in the extreme. Two sources of this danger,—one the use of common stoves for heating, the other the use of kerosene and other inflammable oils for lighting, exist in this state. We suggest that some course be taken for removing the danger, before a repetition of the scenes enacted in other states occurs in this. The opportunity is open for perfecting a heating apparatus which shall be free from the danger attendant upon the use of common stoves, and not too costly. The method of heating by hot water is a great improvement, perhaps the only objection being its expense. A stove having reservoirs for water connected with and around it, by which the fire is immediately extinguished on the overturning of a car, has come into use in some places.

The commissioners have called for complete and accurate returns from all the railroad companies and presented the blanks as required by law. Reports have been received from all, though in some cases incomplete and very unsatisfactory. There is an apparent misunderstanding of what is called for, in some cases, in others there is doubtless neglect and want of care in making up in detail their account of doings, receipts and expenditures.

The operations of railroad companies so affect the interests of every business man and nearly every individual that there is abundant reason why every one should know how they are conducted, how great privileges the legislature is conferring on corporations as chartered rights, and how near to a just equivalent they themselves are receiving for what they pay to these corporations. This can only be shown by just and accurate reports, particularly defined in dates and items.

The commissioners have recommended to former legislatures an amendment of the form of schedule, considering the present law requiring returns defective in many respects. Two acts requiring returns are now on the statute book, one

of 1853 calling for returns from the president of each road, and one of 1856 calling for returns from the directors.

To answer all the conditions of both, two reports would seem to be necessary, but such cannot be the intent of the law. In the form of schedule some items are called for, difficult or impossible to obtain, and if filled out complete would furnish no information of interest to the public; others of importance to every one, regarding the rates of toll per mile and like matters, are omitted altogether.

The commissioners respectfully urge upon your honorable body the necessity of a thorough revision of the form of schedule and amendment of the law requiring returns. The blanks should call for only such items as will be necessary for the information of the legislature, and will be for the interest of the public to know, and these should be absolutely required, full and exact in every base, properly attested by the president of the corporation or by trustees who may be operating any railroad.

They also recommend that the fiscal year of all railroads be made to end on the 30th day of September of each year, that being the date ending the year of return in the adjoining states of Massachusetts and New York, with which the roads of this state are intimately connected, and that the reports be made returnable to the railroad commissioners on or before the first day of December of the same year.

DETAILED CONDITION OF THE ROADS.

THE NEW YORK AND NEW HAVEN.

From New Haven to New York City. .

Some permanent improvements of great importance have been made during the past year. A double track iron bridge across the Housatonic river has been completed, a structure of elegant design and great strength and apparent durability, and of which any company may justly be proud. It consists of five spans, two of 190 feet each and three of 168 feet each, and a draw span of 206 feet, with a clear opening of 82 feet on each side. The whole length of the bridge is 1,091 feet.

The commissioners were called upon to decide a question of importance under the statute of 1870, concerning the layout of a highway across this railroad upon a level with the track, near the Stamford depot. Upon examination it was found that the railroad grounds are wide and covered by a large number of tracks, and that the proposed crossing would both be very long and pass over these, that a great number of trains and cars pass this point daily and from the nature of the grades are required to move rapidly, and that the view is greatly obstructed.

After a hearing upon the matter at which the testimony of witnesses was nearly unanimous that a crossing in some other way than at grade would be much more safe, the commissioners, believing that the crossing would be more dangerous than any now existing in the state, did not allow it as proposed.

The management and operation of this road is still kept separate and distinct from the Hartford and New Haven, as shown by the return schedule accompanying this report.

The gross earnings for the year are reported at \$2,358,926.88, being an increase of \$59,788.62 over last year. Net earnings, \$848,665.62. Increase over last year, \$133,921.65.

OFFICERS.

President, WILLIAM D. BISHOP, Bridgeport.
Treasurer, JOHN T. SHELTON, Bridgeport.
Secretary, EDWARD I. SANFORD, New Haven.
Superintendent, JAMES H. HOYT, Stamford.
Assistant Supt., JOHN T. MOODY, New Haven.

DIRECTORS.

WILLIAM D. BISHOP, NATHANIEL WHEELER, Bridgeport.
 GEORGE B. CARHART, GEORGE N. MILLER, ABRAHAM R. VAN
 NEST, HORACE F. CLARK, WILSON G. HUNT, New York.
 EZEKIEL H. TROWBRIDGE, New Haven.
 JONATHAN GODFREY, Southport.
 NATHAN A. BALDWIN, Milford.

HARTFORD AND NEW HAVEN.

From New Haven to Springfield, Mass.

Among the more important works on this road for the year may be noticed the laying of about 13 miles of steel rails, completion of the new track from Hartford to Newington, the building of a fine depot at Wallingford, and the completion of a new tunnel at Hartford. This is built in connection with the Hartford, Providence and Fishkill road, under Albany and Windsor avenues, and consists of two parallel arches about 300 feet in length, each of sufficient width for two tracks. Notwithstanding the treacherous nature of the soil, the almost continuous travel on the streets above, and the passage daily of more than forty regular and several extra

trains over the road through this passage, the work has been accomplished without the delay of a single regular train, and without any serious interruption to the travel on the highways above, under the skillful and efficient supervision of E. M. Reed, Esq., superintendent of this road.

This company has placed the Westinghaus Air Brake upon all passenger trains, which by giving more immediate command of the train while in rapid motion materially lessens the danger of serious accidents.

The Suffield, New Britain, and Middletown branches of this road were noticed in examination and found in fair condition.

Gross earnings for the year, \$1,999,191.85, being an increase of \$69,981.91 over last year. Net earnings, \$606,680.56; decrease since last year, \$38,933.43.

OFFICERS.

<i>President,</i>	W. P. BURRALL, Hartford,	
<i>Secretary,</i>	S. P. CONNER,	"
<i>Treasurer,</i>	C. M. POND,	"
<i>Asst. Treasurer,</i>	S. M. MITCHELL,	"
<i>Superintendent,</i>	E. M. REED,	"

DIRECTORS.

W. P. BURRALL, Hartford.

CHESTER W. CHAPIN, Springfield, Mass.

CORNELIUS VANDERBILT, New York City.

EZRA C. READ, New Haven.

ELI BUTLER, Meriden.

JULIUS CATLIN, C. M. POND, H. C. ROBINSON, E. G. HOWE, Hartford.

NORWICH AND WORCESTER.

From Norwich to Worcester, Mass.

The lease of this road to the Boston, Hartford and Erie company still continues in force. About 400 tons of iron rails

have been laid the past year, and a firm road-bed and even and smooth track is maintained.

The truss bridge near Jewett City was found at the spring examination to be worn out and evidently unfit for continued use, and a new one was ordered which has been built.

The following is a report from the commissioner of this road, showing its proportionate receipts and expenditures for the states of Massachusetts and Connecticut.

Commissioner's Thirty-sixth Annual Report to September 30th, 1871.

The undersigned having been called upon to examine the accounts of the Norwich and Worcester Railroad Company relative to the expenditure of the road, and to decide what portion of said expenditures are to be charged to the different sections of the road report, that on the 18th day of December, 1871, they examined the accounts of said company up to the 30th day of September, 1871, and found that there had been expended for the road in Connecticut to the 30th of September, 1871, - - - - - \$1,840,597.60

There had been expended in Massachusetts to the 30th of September, 1871, - - - 773,096.61

Making the whole cost of the road to September 30th, 1871, - - - - - \$2,613,694.21

They further report that the accounts of the expenditures on the road in each state have been kept separate and distinct, as required by the charter.

That the receipts of the company for twelve months ending September 30th, 1871, were - - - - - \$749,117.17

Expenditures for repairs of road, cars, bridges, locomotives, station houses, new locomotives, new cars, fuel, passengers, and freight expenses, &c., - - - - - 487,370.63

Leaving, - - - - - \$261,746.54

From which deduct interest, - - - 49,371.44

Leaving net, after deducting expenses and interest, - - - - - \$212,355.10

Of which we have set

To Massachusetts one-third,	-	\$70,791.70	
To Connecticut two-thirds,	-	141,583.40	212,375.10
All of which is respectfully submitted.			

Commissioner for Massachusetts.

GEORGE C. RIPLEY,

Commissioner for Connecticut.

Gross income for the year, \$749,117.17, being an increase of \$134,917.63 since last report. Net earnings, \$212,375.10. Increase, \$63,820.30.

OFFICERS.

<i>President,</i>	ALBA F. SMITH, Norwich.
<i>Treasurer,</i>	GEORGE L. PERKINS, Norwich.
<i>Secretary,</i>	EDWARD T. CLAPP, “
<i>Superintendent,</i>	P. ST. M. ANDREWS, “

DIRECTORS.

A. F. SMITH, JOHN F. SLATER, Norwich.
 ROBERT BAYARD, New York.
 WILLIAM F. WELD, BENJAMIN F. STEVENS, Boston, Mass.
 F. H. DEWEY, GEORGE W. GILL, CHARLES W. SMITH, Worcester, Mass.

HARTFORD, PROVIDENCE AND FISHKILL.

From Waterbury to Providence, R. I.

Some important improvements have been made on this road during the year, among which are the building of the tunnel at Hartford, to be owned one-half by this company and one-half by the Hartford and New Haven, as noticed in the report of that road, and the building of a new truss bridge near Forestville. About 800 tons of iron have been laid, and some of the cattle-guards built in a substantial manner.

The explosion of a locomotive boiler on the Rockyville branch of this road, by which the engineer was killed and the fireman seriously injured, was made the subject of a careful investigation by the commissioners. The circumstances under which the explosion took place, and the verdict signed by ten of the twelve jurors, called upon to inquire into the causes which led to the death of the engineer, in which the company was censured for want of care in its management, seemed to indicate a disregard for the safety of the public on the part of the company, and call for special and minute investigation.

The commissioners are aware of the jealous interest which the public has, and of right should have, in demanding that every possible precaution for the safety of passengers and employees, should be taken by the managers of railroads, and of the suspicion with which excuse for any accident is received; but censure undeserved would evidently be productive of more evil than good, and in this case the commissioners cannot in justice agree with the finding of the jury.

The following closing paragraph, from the finding of the commissioners, explains the result of their investigation;

“ After having carefully considered the foregoing testimony, and examined the exploded boiler, and the parts subjected to tests, and the results of such tests, and the statements of disagreeing jurors, the railroad commissioners do not agree with the finding of the above named jury of inquest in censuring the said Hartford, Providence and Fishkill Railroad company for neglect and careless management, but consider that the said company in operating its road has exercised due and proper care for the safety of the public and its employees.

“ Dated at Hartford, Conn., this 7th day of February, 1872.

“ SIMEON GALLUP,	} Railroad Commissioners.”
JAMES PIKE,	

A full and complete record of the testimony elicited and facts obtained is placed on file with the records of the commissioners, a digest of which was made public in the papers of that date.

Gross earnings of this road for the year, \$939,344.05, be-

ing \$50,589.07 more than last year. Net earnings, \$191,062.-34, being \$69,668.59 more than last year.

OFFICERS.

Trustees, GEO. M. BARTHOLOMEW, CALVIN DAY, E. G. HOWE, Hartford.

S. F. OLNEY, HENRY LIPPITT, ELISHA DYER, BENJAMIN TRIPP, Providence, R. I.

<i>Superintendent</i> ,	SAMUEL NOTT, Hartford.
<i>Sec. and Treas.</i> ,	J. M. BELDEN, “
<i>Asst. Supt.</i> ,	JOHN T. McMANUS, Hartford.
<i>Gen. Fr't. Agt.</i> ,	A. G. TUTTLE, “
<i>Gen. Ticket Agt.</i> ,	L. TUTTLE, “
<i>Engineer</i> ,	L. B. BIDWELL, “
<i>Master Mechanic</i> ,	G. GARFIELD, “

ROCKVILLE.

From Vernon to Rockville.

• This road is operated by the Hartford, Providence and Fishkill company, with which its returns for the year are included.

OFFICERS.

President, J. J. ROBINSON, Rockville.
Sec. and Treas., A. PARK HAMMOND, “

DIRECTORS.

J. J. ROBINSON, GEORGE MAXWELL, S. D. W. HARRIS, FRANK GRANT, A. PARK HAMMOND, Rockville.

SOUTH MANCHESTER.

From Manchester to South Manchester.

This road is also operated by the Hartford, Providence and Fishkill company, and its returns included with those of that company.

OFFICERS.

President, FRANK W. CHENEY, Hartford.

Secretary, RICHARD O. CHENEY, South Manchester.

Treasurer, CHARLES S. CHENEY, “

DIRECTORS.

RALPH CHENEY, RUSH CHENEY, FRANK CHENEY, So. Manchester.

FRANK W. CHENEY, Hartford.

RICHARD O. CHENEY, So. Manchester.

NEW LONDON NORTHERN.

From New London to Groul's Corner, Mass.

This road is now operated by the Vermont Central Railroad Company, and has been leased to J. Gregory Smith, Worthington C. Smith, and Benjamin P. Cheney for twenty years from December 1st, 1871. The lessees assume all responsibilities and liabilities incident to its operation, and for the use of the property of the company are to pay \$150,000 a year in quarterly installments, and in addition \$15,000 per year for every \$100,000 of gross annual earnings above \$510,000, and are to pay the interest on bonds to be issued by the company to the amount of \$500,000 as may be needed for the proper development of the road.

About 800 tons of iron has been laid the past year, and a great amount of new timber put in the pile bridges. The road is in good condition and steadily increasing in business, as shown by the table given below of comparative earnings since 1863.

COMPARATIVE EARNINGS FROM 1863 TO 1871.

MONTH.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.
January,	\$11,464.57	\$16,409.28	\$17,677.28	\$21,541.58	\$20,287.22	\$23,223.34	\$27,688.07	\$29,553.56	\$30,513.28
February,	11,715.99	8,171.31	17,976.31	19,316.61	22,225.48	22,869.70	26,293.88	28,357.68	29,922.74
March,	12,914.07	21,909.23	22,135.04	25,574.37	30,560.06	27,251.67	32,065.65	35,753.36	41,223.14
April,	13,575.64	23,910.94	21,658.79	25,026.41	35,147.05	33,614.37	36,537.65	38,752.23	39,345.44
May,	12,820.77	19,991.82	25,119.55	27,204.68	36,529.29	35,381.04	36,621.78	38,713.13	40,701.98
June,	15,239.68	23,088.71	24,600.56	27,224.38	32,952.05	36,158.57	34,936.23	35,225.22	42,135.18
July,	16,826.43	23,592.98	30,970.83	29,834.88	37,025.07	38,264.14	39,982.81	44,487.69	51,440.28
August,	24,478.52	29,468.80	33,784.71	33,198.72	40,702.77	38,072.54	44,137.72	52,129.40	53,625.03
September,	21,187.72	28,088.63	32,786.95	33,121.95	34,804.37	41,643.37	45,099.12	49,384.84	54,938.31
October,	21,143.90	20,913.38	26,140.65	29,661.12	34,790.99	43,167.55	28,390.52	40,260.20	44,386.77
November,	17,263.14	22,558.69	25,657.28	30,199.73	30,892.35	31,013.46	34,551.09	39,325.39	45,014.61
December,	16,394.14	23,272.83	28,278.54	25,572.08	25,622.25	34,184.42	34,476.07	37,678.66	36,743.65
Total,	\$195,065.30	\$270,570.60	\$306,766.58	\$327,476.59	\$381,838.45	\$404,846.69	\$421,680.56	\$469,695.36	\$509,990.41

Gross earnings for the year, \$50,999.41. Increase since last report, \$40,295.05. Net income, \$86,867.03, being an increase for a year, \$13,903.60.

Mr. G. T. Benedict resumed the superintendence of this road on the first of April, Mr. Merrill having resigned that office.

OFFICERS.

<i>President,</i>	A. N. RAMSDELL, New London.	.
<i>Treasurer,</i>	ROBERT COIT, JR.,	"
<i>Superintendent,</i>	G. T. BENEDICT,	"

DIRECTORS.

A. N. RAMSDELL, HENRY P. HAVEN, WM. W. BILLINGS, WM. H. BARNS, BENJ. STARK, AUGUSTUS BRANDEGEE, New London.
 WM. ALLEN BUTLER, New York.
 WM. H. HILL, Boston, Mass.
 CHAS. F. DAVENPORT, New York.
 ROBERT COIT, JR., New London.
 CHARLES OSGOOD, Norwich.

HOUSATONIC.

From Bridgeport to Pittsfield, Mass.

Improvements noticed in a former report have been continued on this road. About 1,500 tons of iron have been laid, several miles of roadbed have been new-ballasted, great progress has been made in the building and repairing of depots, new cars, and three new locomotives have been added to the rolling stock.

The Act of 1871 requiring fences to be built upon the line of all railroads adjoining highways, will call for a very large amount to be built on this road. Work upon it has been commenced, and will be carried forward as rapidly as practicable.

The financial report shows a continued increase of business. Below is given a table of comparative revenue since 1865. Gross income for the year, \$780,280.84. Increase over last year, \$28,183.29. Net income, \$93,899.72, showing a decrease for the same time of \$53,125.23.

COMPARATIVE REVENUE OF THE HOUSATONIC RAILROAD COMPANY.

MONTHS.	1865.	1866.	1867.	1868.	1869.	1870.	1871.
January, -	\$36,924.20	\$32,928.60	\$28,791.07	\$30,720.49	\$41,484.95	\$52,378.88	\$47,210.23
February, -	31,765.91	28,549.99	31,441.53	26,911.81	38,688.15	46,845.94	42,980.18
March, -	33,661.33	35,876.74	39,048.98	37,247.19	52,160.29	55,429.05	56,818.03
April, -	33,912.23	38,193.70	43,277.42	49,695.00	60,214.06	63,606.69	60,608.72
May, -	38,719.70	40,364.92	42,890.31	49,360.76	60,446.11	66,487.55	67,013.95
June, -	35,963.18	41,293.47	45,339.93	49,800.17	57,904.31	62,550.37	67,667.79
July, -	41,629.56	47,529.84	50,219.44	50,467.28	66,777.33	67,790.24	69,836.08
August, -	48,106.93	49,453.06	52,186.16	55,271.49	66,562.38	72,994.55	79,599.16
September, -	46,209.28	53,534.51	56,777.71	61,073.45	68,245.90	74,194.24	81,368.09
October, -	46,907.24	53,602.84	57,450.62	65,274.01	66,840.53	68,943.15	74,195.74
November, -	43,832.49	44,307.17	48,792.85	55,845.52	67,512.99	63,340.13	67,159.44
December, -	40,463.32	36,969.33	38,728.67	50,315.98	56,970.94	57,536.76	66,323.43
	\$478,095.37	\$502,604.19	\$534,544.69	\$581,983.15	\$703,807.94	\$752,097.55	\$780,280.84

OFFICERS.

President, WM. H. BARNUM, Lime Rock.
Vice President, DAVID S. DRAPER, New York.
Sec. and Treas., CHAS. H. AVERILL, Bridgeport.
Superintendent, H. W. FRANKLIN, Bridgeport.

DIRECTORS.

DAVID LEAVITT, New York.
 SAMUEL WILLETTTS, New York.
 WM. H. BARNUM, Lime Rock.
 GEO. W. PEET, Falls Village.
 GEO. H. NOBLE, New Milford.
 HORACE NICHOLS, WM. D. BISHOP, Bridgeport.
 DAVID S. DRAPER, New York.
 CHARLES A. PECK, New York.

NAUGATUCK.

From Bridgeport to Winsted.

This road maintains its good condition. The track from the Junction to Waterbury is not excelled by any in the state, the greater part of it being laid with steel rails. About 500 tons have been put down the past season.

By the table of comparative revenue given below, a steady increase of business from year to year is shown. Gross income for the year, \$624,761.86. Increase, \$9,199.45 over the former year. Net earnings, \$202,978.21, being \$6,412.65 more than last report.

COMPARATIVE REVENUE OF THE NAUGATUCK RAILROAD COMPANY.

DATE.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.
January, - - -	\$14,705.82	\$19,041.07	\$23,574.71	\$29,529.58	\$24,613.57	\$27,836.70	\$35,508.71	\$38,900.62	\$37,338.15
February, - - -	14,190.00	22,624.80	23,258.38	26,910.55	28,990.59	32,213.32	35,701.70	37,885.05	34,526.27
March, - - -	15,487.12	27,037.45	29,182.95	37,833.13	35,996.19	40,219.32	42,783.57	47,061.28	45,987.52
April, - - -	18,339.83	29,644.07	30,238.81	37,766.96	39,122.65	42,345.78	52,134.03	53,777.41	47,344.52
May, - - -	20,803.83	30,797.60	31,114.52	43,578.02	45,018.08	46,241.21	52,772.05	52,843.64	50,778.39
June, - - -	24,782.72	30,252.79	28,980.97	40,242.67	41,105.39	44,328.52	42,700.79	48,588.50	51,099.13
July, - - -	24,531.94	30,064.68	35,328.65	41,919.09	45,222.33	48,445.46	48,653.61	54,489.51	56,112.13
August, - - -	24,712.62	37,918.45	44,472.51	52,851.37	46,347.56	49,570.99	58,207.90	64,414.11	68,424.79
September, - - -	27,502.52	36,887.61	43,620.35	50,486.87	46,275.68	49,498.51	60,104.96	59,922.05	64,944.68
October, - - -	28,534.97	32,581.29	42,590.62	52,562.84	47,037.11	50,260.34	51,185.03	58,195.45	59,544.68
November, - - -	29,239.76	24,726.48	44,262.18	46,094.00	41,802.23	45,025.86	57,502.14	53,235.33	59,464.67
December, - - -	21,955.63	28,641.33	42,544.35	34,751.38	32,103.26	35,326.42	52,624.13	46,221.46	49,196.88
-	\$265,386.86	\$360,167.62	\$419,469.04	\$464,026.47	\$474,635.04	\$512,312.63	\$539,928.62	\$615,562.41	\$624,761.86

OFFICERS.

President, E. F. BISHOP, Bridgeport.
Sec. and Treas., HORACE NICHOLS, Bridgeport.
Superintendent, GEORGE W. BEACH, Waterbury.

DIRECTORS.

WM. D. BISHOP, Bridgeport.
 GREEN KENDRICK, Waterbury.
 RUSSELL TOMLINSON, Bridgeport.
 A. L. DENNIS, Newark, N. J.
 N. A. BALDWIN, Milford.
 E. F. BISHOP, Bridgeport.
 JOHN B. ROBERTSON, New Haven,
 J. G. WETMORE, Winsted.
 R. M. BASSETT, Derby.

WATERTOWN AND WATERBURY.

From Watertown to Waterbury.

The returns of this road are included with those of the Naugatuck company, by whom it is operated.

OFFICERS.

President, OWEN B. KING, Waterbury.
Sec. and Treas., LEMAN W. CUTLER, Watertown.

DIRECTORS.

O. B. KING, C. A. WARREN, ELI CURTIS, L. W. CUTLER, M. HEMINGWAY, HENRY MERIMAN, GEO. A. WOODRUFF, WM. E. CURTIS, C. T. HICKOX, Watertown.
 GEO. W. BEACH, Waterbury.

NEW YORK, PROVIDENCE AND BOSTON.

From New London to Providence, R. I.

This company has made large outlay in improving the ferry between New London and Groton. A new boat has been pro-

cured of sufficient width for a double track, and capable of carrying six passenger cars at one trip, thus accommodating, in nearly all cases, the whole train, and obviating the necessity of passengers changing cars. A great amount of work was necessary in remodeling the slips and adapting them to the use of the new boat.

The road is in its usual good condition, and is operated with a remarkable freedom from accidents. The company has commenced the use of the Westinghaus air brake, and intend to put it on all passenger trains.

Gross earnings for the year were \$820,746.14; increase over the previous year, \$74,656.93. Net earnings, \$392,477.80, being an increase of \$127,144.08.

OFFICERS.

President, SAMUEL D. BABCOCK, New York.
Vice President, DAVID S. BABCOCK, "
Secretary, F. B. NOYES, Stonington.
Treasurer, HENRY MORGAN, New York.
Superintendent, A. S. MATHEWS, Stonington.
Asst. Supt., J. B. GARDINER, Providence, R. I.

DIRECTORS.

SAMUEL D. BABCOCK, D. S. BABCOCK, JANUS B. JOHNSTON,
 WM. F. CAREY, Jr., New York.
 HON. NATHAN F. DIXON, Westerly, R. I.
 JOHN A. BURNHAM, Boston, Mass.
 S. B. STONE, Stonington.
 CHARLES MORGAN, 39 William St., New York.
 EDWARD MORGAN, " " " "

NEW HAVEN AND NORTHAMPTON.

From New Haven to Northampton, Mass.

The report of this company is more full and complete than any before rendered. The formation of the company from

separate organizations, including the canal company, with each of which there was no accurate record of surveys or statistics kept, has made it very difficult to render a return in accordance with the required blanks. Efforts have been made to improve the deficiency and the schedule is more nearly complete and correct.

This road has been adding largely to its facilities for doing business, and traffic has correspondingly increased. Its worst feature is a much worn track, which should be renewed as rapidly as possible. About 1,000 tons of new iron have been laid the past season, and the laying of 1,500 tons in Connecticut the coming season was recommended by the commissioners, arrangements for the carrying out of which they were assured should be made.

The commissioners were called upon to fix the height of Prospect street bridge over this road in New Haven, under the act of 1871. This statute gives discretionary power to the commissioners to fix the height of highway bridges over a railroad. The city of New Haven desired the bridge made as low as possible, and after a hearing upon the matter the following was the finding of the commissioners:

“Upon the petition of Charles N. Yeamans, Vice President of the New Haven and Northampton Company for the Railroad Commissioners to fix the height of a highway bridge now building across the track of said company on Prospect street in the city of New Haven; the Railroad Commissioners appointed a hearing at the New Haven House on Thursday, the 17th day of August, at 10 o'clock in the forenoon, and at the time and place appointed a majority of the said commissioners were present.

“Charles N. Yeamans, Vice President, appeared for the New Haven and Northampton Company, and Mayor Henry G. Lewis and Road Commissioner John B. Adriance appeared for the city of New Haven.

“After a full hearing upon the matter and an inspection of the place in question the said commissioners hereby fix the height of the said bridge at fifteen feet and six inches in the

clear, from the top of the railroad track to the bottom of the floor-beams directly over the track.

“Dated at New Haven, Conn., this 17th day of August, 1871.

“SIMEON GALLUP, }
JOHN I. HUTCHINSON, } Railroad
 } Commissioners.”

The great number of low bridges in New Haven renders the operation of freight trains already difficult and dangerous, and due regard for the safety of operatives demands that as bridges are needed farther out from the center of the city upon the railroads, they should be built higher than those now existing. The law also requires that they should be 18 feet high, evidently designing that they should be built less only in extreme cases and for conclusive reasons. The commissioners therefore established the height above-named, as the lowest point compatible with safety.

At the crossing of the Connecticut Western railroad and this road at Simsbury, a side track of the latter lying nearly parallel with it, has been extended beyond the crossing, so that the track of the former road is required to cross both the siding and main track of the latter. Petition was made to the commissioners by the Connecticut Western Railroad Company for the removal of the side track, upon which a hearing was held at Simsbury and the matter investigated by them.

From the grade of the roads approaching the crossing which is also very oblique; from the obstruction to view by trains standing on the siding and the liability of collision with cars standing or being moved upon it, it became evident to the commissioners that a crossing in that manner would be a source of danger to public travel, and the following finding and order for its removal was issued:

“Upon application of the Connecticut Western Railroad Company by William H. Barnum, President, to the Railroad Commissioners of Connecticut for the removal of a sidetrack of the New Haven and Northampton Company's railroad at Simsbury; said side track, lying across the track of the Connecticut Western Railroad, and adjacent to the crossing of the two named roads, and claimed by said petitioners to

be a source of danger to public travel ; the Railroad Commissioners appointed a hearing at the Simsbury Station, on the New Haven and Northampton Railroad, on Thursday, the fourth day of January, 1872, at ten o'clock in the forenoon, and gave due notice to the parties in interest, and at the time and place appointed, a majority of the railroad commissioners were present.

“ William H. Barnum, President of the Connecticut Western Railroad Company, was present to prosecute said application, and C. N. Yeamans, Vice President of the New Haven and Northampton Company, was present and objected to the action of the commissioners, claiming that they had no jurisdiction in the matter. Jeffrey O. Phelps, of Simsbury, also appeared and objected to said side track extending across his farm crossing.

“ After fully investigating the matter and examining the locality in question, the railroad commissioners are of the opinion that the side track lying upon and across the main track of another road is a source of great danger both on account of the existing grades at the place named and since cars moved by accident or by careless or irresponsible parties would easily obstruct the main track, and render the liability to accidents very great ; therefore,

“ *It is hereby ordered* : That no side track of either the New Haven and Northampton Company's Railroad, or the Connecticut Western Railroad shall lie upon or across the main track of any other railroad at or near the Simsbury crossing, nor shall any switch for a side track be placed nearer to said crossing than a distance of fifty (50) feet.

“ In conformity to the above order the New Haven and Northampton company will remove the side track now crossing the main track of the Connecticut Western Railroad at Simsbury.

“ Dated at Hartford, Connecticut, this fourth day of January, 1872.

“ SIMEON GALLUP, } Railroad
JAMES PIKE, } Commissioners.”

The above order of the commissioners has not been complied with at the date of writing this report.

Gross earnings of the road for the year, \$546,209.03, being an increase over last year of \$173,378.28. Net earnings, \$46,180.53.

OFFICERS.

<i>President,</i>	JOSEPH E. SHEFFIELD, N. Haven.
<i>Vice Prest. & Supt.,</i>	CHARLES N. YEAMANS, “
<i>Treasurer,</i>	S. D. PARDEE, “
<i>Secretary,</i>	EDWIN A. RAY, “

DIRECTORS.

JOSEPH E. SHEFFIELD, WM. W. BOARDMAN,* M. G. ELLIOTT, H. M. WELCH, ANDREW L. KIDSTON, S. D. PARDEE, CHAS. N. YEAMANS, New Haven.

WM. W. PHELPS, GEORGE ST. JOHN SHEFFIELD, New York.

SHORE LINE.

From New Haven to New London.

Since the last report much work has been done on this road, now operated by the New York and New Haven Company. A large amount of new timber has been put in the pile bridges and some new iron has been laid. The road is yet far from coming up to the requirements of a first-class road. Other repairs have been recommended which are now being made. At the fall examination of 1870 the commissioners found the New London draw-bridge in an unsatisfactory condition and ordered a new one built within one year from the date of the order. A new one has since been built. New piling is needed in many places, the old iron should be replaced as rapidly as possible, and a gravel train should be worked upon the road for new-ballasting a great part of its length.

The commissioners having observed that the law requiring trains to come to a full stop before crossing the track of any other road, or before crossing a draw-bridge was not regarded

*Deceased.

in all cases, and other requirements of law not carefully complied with, made the following communication to Mr. Bishop as President of the corporation controlling and operating this road, since which time some of the practices therein specified have been corrected:

“ STATE OF CONNECTICUT,
OFFICE OF THE GENERAL RAILROAD COMMISSIONERS, }
Hartford, October 6th, 1871. }

“*Hon. Wm. D. Bishop, President of the New York and New Haven Railroad Company:*

“DEAR SIR, The Railroad Commissioners having found from personal observations that the laws of the state are not complied with upon the Shore Line Division of your road, hereby officially ask your personal attention to these points, viz.: that the Connecticut River draw-bridge and the Connecticut Valley Railroad track at Saybrook are not crossed in conformity to law; nor is sufficient care taken to comply with statute in connecting cars with expansion bridges.

“The commissioners think the rate of speed too great, considering the condition of the road, and recommend that the rate, *in no case*, exceed thirty miles per hour for express trains, twenty-five miles per hour for accommodation trains, and fifteen miles per hour for freight trains; also recommend that the Fair Haven bridge and curve at the east end of the same be run at a slow rate of speed.

“The Commissioners have no official time table of that division of road, and are uninformed what instructions are given to employees.

Very respectfully yours,

“SIMEON GALLUP,
JOHN I. HUTCHINSON, } General
JAMES PIKE, } Railroad
Commissioners.”

Gross earnings of the road for the year, \$320,772.29, being \$4,540.21 more than the year previous. Net earnings, \$130,618.29. Increase over previous year, \$36,489.64.

OFFICERS.

President, SERENO H. SCRANTON, Madison.
Vice President, SIMEON B. CHITTENDON, New York.
Sec., Treas. &
Transfer Agt., EDWARD S. SCRANTON, New Haven.

DIRECTORS.

SERENO H. SCRANTON, Madison.
 SIMEON B. CHITTENDON, New York.
 CORNELIUS S. BUSHNELL, New Haven.
 JAMES M. TOWNSEND, "
 EDWARD INGRAHAM, "
 A. U. RAMSDELL, New London.

DANBURY AND NORWALK.

From South Norwalk to Danbury.

The track and road-bed are kept in excellent order upon this road, the iron having been nearly all relaid within five years. About 250 tons were laid last season.

The taking of land for an extension of this road to the boundary line of Bethel and Newtown, there to unite with the Shepaug Valley extension, was approved in November of 1871, and the work is being pushed rapidly forward.

Gross income, \$176,821.77 being an increase of \$1,377.02 more than the previous year. Net income, \$84,631.55. Increase, \$2,468.45.

OFFICERS.

President, EDWIN LOCKWOOD, Norwalk.
Vice President, LE GRAND LOCKWOOD*, New York.
Sec. and Treas., H. WILLIAMS, Danbury.
Superintendent, JOHN W. BACON, "

DIRECTORS.

EDWIN LOCKWOOD, WM. K. JAMES, JONATHAN CAMP, WM. C. STREET, ASA E. SMITH, EBENEZER HILL, Norwalk.

*Deceased.

LE GRAND LOCKWOOD*, New York.
 LUCIUS P. HOYT, DAVID P. NICHOLS, Danbury.
 HENRY SMITH, Ridgefield.
 ORIN BENEDICT, Bethel.
 JOSEPH RICHARDSON, Bridgeport.
 EDWIN SHERWOOD, Southport.

BOSTON, HARTFORD AND ERIE.

From Fishkill, N. Y., to Boston, Mass.

This road was under the management of receivers appointed by courts having competent jurisdiction, until the 17th of August, 1871. Since that time it has been operated under the direction of trustees for the mortgage for 20 million dollars, date of March 19th, 1866.

Of the financial condition of the company it is, without doubt, very difficult to give exact figures. The return made to the commissioners is very unsatisfactory, being made in the form required in Massachusetts, and giving no statement of capital stock; debts or cost of road and equipment. The statistics given in the schedule accompanying the printed report, are selections made from the Massachusetts returns by the commissioners, answering to the requirements of the schedule as far as possible and pertain to the whole line of road. It is for your honorable body to judge in regard to the delinquency in the return.

At the spring examination of 1871, the commissioners were not satisfied with the stringer bridges near Putnam, and with their recommendation to the superintendent, ordered the bridges repaired or the spaces filled within four months from that date. At the expiration of the time the repairs were not made, but assurance was given that the work would be done in a short time. On the 16th of March, 1872, the work not yet having been done, an order for the thorough repair of the bridges, or the filling of the spaces by the first day of June, 1872, was served upon the company.

*Deceased.

BOSTON, HARTFORD, AND ERIE.

Since writing the above, the order of the Commissioners in regard to the stringer bridges near Putnam, has been fully complied with, and the repairs made.—*R. R. Comrs.*

Several complaints having been made by land-owners in the towns of Chaplin and Pomfret, on the line of this road, to the effect that the company had not fenced their lands adjoining the road, having now suffered damage for want of the same for three or four years; the commissioners made an examination of the matter, and, having found no fences at the places indicated, issued an order on the 16th of March, serving the same on the company, for the building of the fences by the first day of May.

Track is now laid the whole distance from Putnam to Wilimantic and the road nearly ready for the running of trains, which will probably be put upon the road early the present season.

The report of the operations of the road, mostly carried on in Massachusetts, shows an important and remunerative business. Gross earnings, \$691,851.94. Net earnings, \$135,334.60 for the year.

OFFICERS.

Trustees, WILLIAM T. HART, Boston.

GEORGE T. OLYPHANT, New York.

CHARLES P. CLARK, Boston.

Gen. Supt. WM. M. PARKER, Boston.

Cashier, H. A. G. POMEROY, “

Gen. Ticket Agt., CHARLES WALKER, Boston.

Gen. Fr't Agt., A. C. KENDALL, “

NEW CANAAN.

From Stamford to New Canaan.

Some increase in the gross earnings of this road over those of last year is noticed, not making sufficient income, however, to balance all expenditures. The road is in excellent condition, and it is to be hoped that increase of business along its route will render its operation profitable.

Gross income for the year, \$17,176.05; for the previous year, \$15,598.48.

OFFICERS.

President, SAMUEL ST. JOHN, New Canaan.
Vice President, J. B. HOYT.
Treasurer, WM. ST. JOHN, New Canaan.
Secretary, NOAH W. HOYT, "
Superintendent, SAMUEL ST. JOHN, "

DIRECTORS.

SAMUEL ST. JOHN, SELICK ST. JOHN, STEPHEN HOYT, JOSEPH B. HOYT, JOSEPH D. WARREN, New Canaan.

WILLARD PARKER, ANDREW K. COMSTOCK, ALEXANDER LAW, WILLIAM E. RAYMOND, New York.

NEW YORK, HOUSATONIC AND NORTHERN.

From Brookfield to White Plains, N. Y.

Work has been carried forward to some degree on the more southern part of this route, and the company expect to be able to report 17 additional miles completed at an early day, only about five miles being in operation. This has been leased to the Housatonic for a term of years and will hereafter be operated by that company.

Gross income for the year, \$7,153.19; for the previous year, \$6,845.07.

OFFICERS.

President, GEORGE W. MEAD, Brooklyn, N. Y.
Sec. and Treas., SEWALL SERGEANT, New York.
Engineer, MATTHEW BETTS, "
Superintendent, FRED. M. MEAD, Danbury.

DIRECTORS.

GEO. W. MEAD, Brooklyn, N. Y.

DAVID S. DUNCOMB, LEONARD D. WHITE, ERASTUS F. MEAD, THOMAS CLARK, JR., HARRISON HALL, CHARLES D. BAILEY, New York.

WALTER KEELER, North Salem, N. Y.
 JOSEPH BENEDICT, Cross River, N. H.
 ERASTUS E. BOUTON, South Salem, N. Y.
 LEE MON B. TRIPP, North Castle, N. Y.
 SILAS D. MEAD, Greenwich.
 HENRY H. BETTS, Ridgefield, Ct.

NEW HAVEN AND DERBY.

From New Haven to Derby.

A certificate of suitable condition to run trains, at a limited rate of speed on this new road was given on the fifth day of August, 1871. Since that time the road has been in successful operation.

The commissioners having noticed the use of cars without connecting aprons or bridges, the following communication was forwarded to the company, and reply received:

To F. E. Harrison, Esq., Secretary of New Haven & Derby R. R. Co.

"DEAR SIR, The railroad commissioners having observed the continued use of trains upon your road without suitable connecting aprons or extension bridges between passenger cars for the safety of those who travel, they would hereby respectfully call your attention to an Act of the Legislature, passed June, 1866, and amended 1867, whereby it is made the duty of every railroad company in the state to provide such safety bridges or aprons.

"Hartford, Conn., October 30th, 1871.

"SIMEON GALLUP, } Railroad
 JOHN I. HUTCHINSON, } Commissioners."

OFFICE OF THE N. H. AND DERBY R. R. Co., }
 NEW HAVEN, CONN., Oct. 31st., 1871. }

*Messrs. Gallup and Hutchinson, Railroad Commissioners,
 Hartford, Conn.:*

GENTLEMEN, I have to acknowledge the receipt of yours of

the 30th inst., calling attention to the state law upon the subject of safety bridges and aprons.

"In reply, I would say that the delay in providing them upon our road is due to the manufacturer and not to the company.

"The bridges were ordered almost immediately after your first official visit to our road, and have but just come to hand. They will be placed in position without unnecessary delay.

"I will add that Miller's patent coupling is in use upon one baggage car and one passenger car used by us.

"I subscribe myself,

Yours very respectfully.

F. E. HARRISON, Secretary.

Gross earnings of the road since operations commenced, \$20,726.89.

OFFICERS.

President, MORRIS TYLER, New Haven.
Vice President, H. S. DAWSON, "
Secretary, F. E. HARRISON, "
Treasurer, CHARLES ATWATER, New Haven.
Superintendent, E. S. QUINTARD, "

DIRECTORS.

MORRIS TYLER, HENRY S. DAWSON, EDWIN MARBLE, CHARLES L. ENGLISH, H. P. FROST, LUCIEN W. SPERRY, WILLIAM FITCH, N. D. SPERRY, CHARLES ATWATER, JOHN B. HOTCHKISS, and P. WARD, New Haven.

GEORGE W. SHELTON, Birmingham.

THOMAS L. CORNELL, Birmingham.

J. H. BARTHOLOMEW, Ansonia.

HENRY G. LEWIS and W. H. BRADLEY, New Haven.

RIDGEFIELD AND NEW YORK.

From Ridgefield to Port Chester, N. Y.

The returns from this company show some increase of the paid-up capital, and some additional work done. They re-

port the grading about half complete between Port Chester and Ridgefield, but no part of the road is in operation. Arrangements are being made for its completion at an early day.

OFFICERS.

President, ELWOOD BURDSALL, Pt. Chester, N. Y.
Vice President, WM. J. MEAD, Greenwich, Ct.
Secretary, EPHRAIM SOURS, Port Chester.
Treasurer, HIRAM K. SCOTT, Ridgefield, Ct.

DIRECTORS.

ELWOOD BURDSALL, EPHRAIM SOURS, WILLIAM P. ABENDROTH, Port Chester.

WILLIAM J. MEAD, HANFORD LOCKWOOD, Greenwich.

HIRAM K. SCOTT, PETER C. CORNEN, DANIEL L. ADAMS, Ridgefield, Ct.

HENRY KEELER, Lewisboro, N. Y.

SETH S. COOK, FLOYD T. PALMER, Long Ridge, Conn.

PHINEAS C. WRIGHT, New York.

CONNECTICUT WESTERN.

From Hartford to Millerton, N. Y.

This important and much needed line of road has this year been brought into operation. A certificate of examination and suitable condition for the running of trains at a limited rate of speed was given on the 14th day of December last, since which time it has been doing a remunerative business. The return of the company does not include any account of operations, as they were commenced so near the close of the year; they will be included in the following year.

This company has succeeded in establishing a good road, in a part of the state heretofore considered inaccessible, and opening the way for the development of a large section and important interests, which have been without suitable means of communication. It passes in the town of Norfolk

the highest summit reached by any railroad in the state, being there 1,333 feet above tide water. The building of a branch from Tariffville to Springfield is under consideration, also from Collinsville to New Britain.

The passenger cars of this company are fitted up with Miller's platform and buffer. Application for a permit to use this instead of connecting bridges between the cars was made to the commissioners, and as they seem designed to answer the purposes of the bridge required by law, permission was given to use this platform in place of any other bridge for connecting cars, the permit to remain in force until further orders.

The action of the commissioners in regard to the manner of crossing the New Haven and Northampton road at Simsbury has been noticed in the report concerning that road.

The commissioners' report of last year includes an order issued by them to this company for the building of a highway bridge on Albany avenue in the city of Hartford, with which the company has not yet complied, the subject of changing the line of the avenue which the city has under consideration being given as the reason therefor. Upon the application of this company for a certificate of permission to run trains, the commissioners were assured that as soon as the city had determined upon the location of the avenue, steps would be taken to complete the work in compliance with their order. No further action has been taken by the commissioners, and they submit to your honorable body their course in the matter.

OFFICERS.

<i>President,</i>	WILLIAM H. BARNUM, Lime Rock.
<i>Vice President,</i>	GEORGE M. BARTHOLOMEW, Hartford.
<i>Secretary,</i>	WILLIAM C. COE, Winsted.
<i>Treasurer,</i>	WILLIAM L. GILBERT, West Winsted.

DIRECTORS.

HON. WILLIAM H. BARNUM, Lime Rock.
 A. H. HOLLEY, Salisbury.
 FREDERICK WATSON, Canaan.

E. T. BUTLER, Norfolk.

GEORGE DUDLEY, WILLIAM L. GILBERT, West Winsted.

GEORGE M. BARTHOLOMEW, JAMES L. HOWARD, GEORGE W. MOORE, N. B. STEVENS, Hartford.

BYRON LOOMIS, Suffield.

JONATHAN B. BUNCE, CHARLES R. CHAPMAN, Hartford.

CONNECTICUT VALLEY.

From Hartford to Saybrook.

This road has also commenced running the past year, adding 44 miles to the length of road now in operation. A certificate of permission to run trains was granted on the 29th day of August last.

The unprecedented amount of business and travel already seeking this route is the best evidence of its importance and guaranty of its future success. The track now extends from State street in Hartford to Saybrook Point, it being intended as soon as possible to continue it north to a junction with the Hartford, Providence and Fishkill, and south across the cove to the lower point at Saybrook. To the assiduous care and incessant labor of its President, Mr. Walkley, and to his desire to accommodate this road to the wants of the people and the demands of business along its route, its success is in a great degree attributable.

The commissioners were called to decide upon the location of depots in the towns of Haddam, Chester, and Wethersfield, on the line of this road. The petitioners, having conformed to law in presenting their petition to a Judge of the Superior Court, in each case John W. Bacon was appointed to act as engineer with the commissioners in fixing the location.

In the first two named cases abundant testimony was brought out, to make good the claim of the petitioners, and the board was unanimous in its decision in their favor; in the case of the location at Wethersfield, the petition not appearing to be well sustained by evidence, and the inhabitants

of the town appearing to be well accommodated by the depot already located and built by the railroad company, the case was dismissed.

Total income of the road since operations commenced \$34,053.71. Net earnings after deducting expenses, \$18,764.38.

OFFICERS.

President, JAMES C. WALKLEY, Hartford.
Vice President, LUTHER BOARDMAN, East Haddam.
Treasurer, NELSON HOLLISTER, Hartford.
Secretary, LEVI WOODHOUSE, Hartford.
Chief Engineer, HIRAM FOWLER, Hartford.

DIRECTORS.

JAMES C. WALKLEY, Hartford.
 LUTHER BOARDMAN, East Haddam.
 SAMUEL BABCOCK, GASTON T. HUBBARD, Middletown.
 ELISHA STEVENS, Cromwell.
 OLIVER H. CLARK, Chester.
 S. M. COMSTOCK, Centrebrook.
 GEORGE BEACH, JOSEPH S. WOODRUFF, FREDERICK R. FOSTER, NELSON HOLLISTER, ELISHA T. SMITH, FRANCIS B. COOLEY, Hartford.

NEW HAVEN, MIDDLETOWN AND WILLIMANTIC.

From New Haven to Willimantic.

The reports of this company are very incomplete, furnishing hardly any data in regard to the receipts or expenditures of the road. Work has again been resumed on that part of the line between Middletown and Willimantic, by means of the aid furnished by the towns. The greater part of the distance between the towns named the line has never been located by the commissioners, no petition for lay-out having been presented for their approval.

OFFICERS.

<i>President,</i>	JULIUS HOTCHKISS, Middletown.	
<i>Vice President,</i>	JOHN M. DOUGLAS,	"
<i>Treasurer,</i>	ALLYN M. COLGROVE,	"
<i>Secretary,</i>	ROBERT G. PIKE,	"
<i>Superintendent,</i>	W. A. WATERBURY,	"

DIRECTORS.

JULIUS HOTCHKISS, JOHN M. DOUGLAS, ALLYN M. COLGROVE,
ROBERT G. PIKE, BENJAMIN DOUGLAS, NICOLAS FAGAN,
CHARLES C. HUBBARD, JOHN N. CAMP, Middletown.

WM. T. GLEASON, GEORGE GILMAN, Portland.

N. BRADNER SMITH, Cobalt.

CHARLES A. BUELL, Chatham.

PHINEAS W. TURNER, Hebron.

MOSES W. TERRILL, CHARLES HUBBARD, Middlefield.

L. W. SPERRY, New Haven.

JONATHAN A. WHITE, EDWARD W. SURRELL, G. B. NASH,
New York.

SHEPAUG VALLEY.

From Litchfield to Bethel.

This road also commenced operations the past year with 32 miles ready for use. A certificate allowing trains to run was given to the company the 22d of December, 1871, and on the 2d of January, 1872, regular trains commenced running. The road follows nearly the course of the Shepaug river, and opens a route to abundant water power and a section inviting to manufacturing interests.

A frog, for use at switches, having a moveable tongue or piece of rail, has been adopted to some extent, by the directors of this road, which was not approved by the engineer, and with which the commissioners were not well satisfied. Difficulty of keeping in order and liability to break were the apparent objections. Some of them, however, remain on trial.

An extension of this road to the boundary line between the towns of Newtown and Bethel, there to unite with the extension of the Danbury and Norwalk Railroad, has been laid out and approved by the commissioners, and is being worked with activity. By means of this connecting link, a through line will be established from Litchfield to New York by way of the Danbury and Norwalk Railroad.

All interested in this new route are indebted to the skillful management of the chief engineer, Mr. Samuel Stevenson, for the location and building of a good line of road at a moderate cost, through a very rough and unpromising section. He closed his engagements with this company on the 20th of March and returned to his former place at Clark's Green, near Scranton, Penn.

OFFICERS.

President, J. DEMING PERKINS, Litchfield.
Vice President, S. H. MITCHELL, Washington.
Treasurer, HENRY R. COIT, Litchfield.
Secretary, GEORGE M. WOODRUFF, Litchfield.
Chief Eng'r, SAMUEL STEVENSON, “
Superintendent, F. W. NORTHRUP, “

DIRECTORS.

J. DEMING PERKINS, HENRY R. COIT, GEORGE M. WOODRUFF, HENRY W. BUEL, EDWIN McNEIL, EDWARD W. SEYMOUR, FREDERICK B. HAND, Litchfield.

WILLIAM DEMING, Morris.

SIMEON H. MITCHELL, SETH S. LOGAN, GEORGE C. HITCHCOCK, Washington.

ALBERT L. HODGE, Roxbury.

F. RATCHFORD STARR, Philadelphia, Pa.

ACCIDENTS.

The whole number of accidents reported for the year is 89 ; of these 42 were fatal and 47 not fatal.

January 25th, 1871. New York and New Haven Railroad. The New York train struck a cart at a crossing near Southport, severely injuring the driver.

February 5. Hartford, Providence and Fishkill. James Adams, an old man, was struck by an engine at a crossing near Bristol, receiving injuries from which he died.

March 14. Hartford and New Haven. Patrick Gaines, a boy of fourteen years, was struck and instantly killed near Meriden Station. The up train was just passing, and he failed to see the down train by which he was killed.

March 28. Hartford and New Haven. Thomas Doyle, about eighteen years of age, was seriously, if not fatally injured, while attempting to couple cars at Hartford. He was not in the employ of the company, but made the attempt on his own account, and without the knowledge of any person connected with the train.

April 10. Hartford, Providence and Fishkill. A man, name unknown, was run over by a freight train at the second crossing west of Oneco, crushing one leg.

April 12. New York and New Haven. Mr. Brewer, of

Stamford, attempting to get on a train in motion in East Bridgeport, was thrown down and had his ankle broken.

April 15. Norwich and Worcester. Charles Thompson, a brakeman on a freight train, fell from a car, was run over and instantly killed.

April 21. Hartford, Providence and Fishkill. A brakeman, named Johnson, had a hand crushed while coupling cars at Waterbury.

April 21. New York and New Haven. Michael Downey, an employee, in attempting to get on a train at Cos Cob, received fatal injuries.

May 4. Hartford and New Haven. William Carroll, of Windsor, was struck and instantly killed near the Windsor Bridge. He was intoxicated at the time.

May 6. Danbury and Norwalk. Two Irishmen, while intoxicated, jumped from the train in motion, one being but slightly hurt; the other, by name Owen Curry, was severely injured.

May 11. Norwich and Worcester. Patrick O'Brien, of New London, attempting to get on a moving freight train, fell and lost an arm.

May 17. Housatonic. Franz Abt, an employee, a car examiner by occupation, was under a car which was moved while making up an extra train, and received fatal injuries.

May 19. Naugatuck. James Walling, of Burrville, a very deaf man, while walking on the track south of Burrville, was struck and instantly killed.

May 27. Naugatuck. Thomas Mack, of a cattle car, it is supposed, swung off sufficiently to come in contact with a coal bin at Slode's Woolen Factory, at Ansonia, and was killed.

June 1. New York and New Haven. A man, name unknown, while walking on the track near Darien, was struck and instantly killed.

June 1. Housatonic. A colored man was found dead by the side of the track near West Cornwall Station, evidently having been struck by a passing train while intoxicated.

June 2. Hartford and New Haven. Henry Capen, about seventy-three years of age, was struck at the crossing south of Windsor Station, and fatally injured.

June 7. Hartford and New Haven. Michael Hayden, an employee, fell from a hand car in motion near Windsor Locks, and was fatally injured.

June 15. Hartford, Providence and Fishkill. Mrs. Norman Matthews, while crossing the track near Bristol, in a carriage, the horse stopped and the carriage was struck by a hand-car, throwing her out and breaking her wrist.

June 16. Hartford, Providence and Fishkill. C. W. Daniels, an employee, was slightly injured trying to jump on a moving train at Manchester.

June 29. Hartford, Providence and Fishkill. Willie O'Neil, aged ten years and deaf and dumb, was struck, while walking on the track near Manchester, and instantly killed.

July 10. Shore Line. Elizur Barker, while crossing the track at Branford Crossing, his wagon was struck, injuring him so that he lived but a few days.

July 12. New York and New Haven. John Corcoran, while driving a truck across Water Street crossing in New Haven, was struck and seriously injured.

July 21. Hartford and New Haven. George Collyer, of

Northford, while in a state of intoxication, attempting to get in between two cars, was thrown down and lost a leg.

July 26. Hartford and New Haven. John Brierly, while lying on the track intoxicated, was run over and instantly killed.

August 1. New York and New Haven. A lady named Martin was struck at East Bridgeport, throwing her under the train and cutting off her limbs.

August 5. Hartford, Providence and Fishkill. A boy named Daniels had his foot crushed while playing around a turn table.

August 8. New York and New Haven. William A. Langley, while walking on the track in the yard at New Haven, was struck by the engine and fatally injured.

August 9. Danbury and Norwalk. Mrs. Addison Adams ran in front of a train and was killed—supposed to be a case of suicide, as she said in the morning she should make away with herself before night, having recently married a man who proved very intemperate.

August 10. New Haven and Derby. Elisha R. Davis, a deaf mute, while on the track was run over and received severe injuries.

August 12. New Haven and Derby. Patrick White was run over and lost his leg while attempting to get on the train in motion at West Water Street crossing, New Haven.

August 16. Hartford and New Haven. Marcus M. Converse, a baggage master, jumped from the steps of the cars while in motion at Cedar Hill, near New Haven, and was fatally injured.

September 2. New York and New Haven. A boy, crossing in a wagon near Stamford, was struck and injured.

September 5. New York and New Haven. A man was struck at a crossing near Westport station and slightly injured.

September 6. Hartford and New Haven. Simon Gatz, a deaf mute, was hit by a freight train and badly injured near freight depot in Hartford.

September 11. Housatonic. Frank Mundy, an employee, was instantly killed while acting as brakeman on the top of the cars. He fell between them and was run over.

September 16. Naugatuck. Thomas McGuire was killed at Derby while walking on the track.

September 22. New York and New Haven. J. W. Morehouse, while driving a milk wagon at East Bridgeport, was thrown out by a train and slightly injured.

September 22. New York and New Haven. John Bryan, an employee, was run over by a hand car and very severely injured.

September 23. New York and New Haven. A man attempting to get on the cars while moving slowly as required by city ordinance, near South Norwalk, was thrown down and slightly injured.

September 27. Hartford, Providence and Fishkill. Anna Claffey, aged thirteen years, was caught between two freight cars at Hartford and instantly killed.

October 2. Housatonic. Charles Hawley, of Trumbull,

attempting to get on a freight car without permission or knowledge of any one, near New Milford, fell, and both his feet were cut off.

October 4. Hartford and New Haven. Modeste Varlen-cost was lying on the track and was run over near Thompsonville. Whether alive previous to being struck or not is unknown.

October 5. Hartford, Providence and Fishkill. Charles McCloskey was hit at New Britain Main Street crossing and hurt, but not severely. Intoxicated.

October 14. Hartford and New Haven. John Doyle, a brakeman, was caught between a locomotive tender and a car and fatally injured.

October 19. Connecticut Valley. An Irishman named Halihen was, while intoxicated and walking on the track, struck and slightly injured.

October 20. Danbury and Norwalk. Charles Comstock, a deaf man, walking on the track near Wilton, was struck by a coal train and had a foot cut off.

October 27. Naugatuck. Thomas McGraw, walking on the track near Derby, was run over and killed.

November 1. Hartford, Providence and Fishkill. Frank Callohan, an employee, was seriously hurt while straightening a rail near Canterbury.

November 10. Hartford, Providence and Fishkill. Charles Payne, a brakeman, was hit by a bridge near Bristol, and fatally injured.

November 10. New York and New Haven. Peter Stan-

ford, a brakeman, was knocked from a car by one of the railroad ties with which the car was loaded, and fell, breaking his leg.

November 11. New Haven and Northampton. A boy named John Pryor, while playing and trying to get on the freight cars at Plainville, fell between them, was run over and killed.

November 13. Hartford, Providence and Fishkill. Maurice Purcell of Hartford, while driving a team, was struck at a road crossing and severely injured.

November. 14. New York and New Haven. James Hatter was run over and killed between Westport and Greene's Farms.

November 17. Hartford, Providence and Fishkill. John F. Walker, conductor of freight trains was caught between two freight cars at East Hartford and seriously injured.

November 25. New York and New Haven. Terrence Carroll, while walking on the track at East Bridgeport, was struck and instantly killed.

November 30. New York and New Haven. Henry Seymour, of Milford, walking on the track between Naugatuck Junction and Milford, was hit by the Shore Line express train and killed.

November 30. Naugatuck. Ellen Bennett, of Ansonia, was thrown from a carriage at a crossing and injured, not fatally.

December 11. Hartford and New Haven. Abiram Spencer was hit by a train in Hartford and killed. While watch-

ing a train on the track moving towards him, was struck by a train moving in the opposite direction.

December 12. New Haven and Derby. David Konally, in attempting to get from the train in motion at New Haven, fell and had his foot crushed. Cause, intoxication.

December 13. Hartford and New Haven. Edwin Foote, a deranged man, walking on the track, was hit and killed by the night mail train going north at Hartford.

December 21. New Haven and Derby. An accident occurred about midway between Birmingham and Ansonia, by which a freight, baggage and passenger car were thrown from the track and down an embankment. A Mrs. Bogart had an arm broken, and a Mrs. Greene was badly bruised. Two employees were slightly injured. The accident was apparently caused by the narrow guage of a pair of truck wheels, which, falling in between the rails crowded them out of place, on a curve.

December 23. Hartford, Providence and Fishkill. A locomotive boiler exploded near Rockville, killing the engineer Myron S. Collins, severely injuring the fireman Francis T. Vogt, also a small boy.

December —. Shore Line. Michael Buckley was run over and killed near Branford Station.

December —. Shore Line. Edward Kelsey was struck at a crossing at Madison and injured.

December —. Shore Line. A man named Gladding was injured by falling on the track when getting off a train.

December —. Shore Line. Two ladies and a boy were thrown from their carriage at a crossing near Branford, and considerably injured.

January 3, 1872. Norwich and Worcester. An old lady was struck at a crossing near Wilsonville, and received fatal injuries.

January 5. Hartford, Providence and Fishkill. James Morris, walking on the track near New Britain was hit and killed.

January 5. Hartford and New Haven. Arthur Stewart lost an arm by being knocked upon the track by a freight car at Berlin.

January 25. Connecticut Western. James Lyons, a brakeman, fell between cars while uncoupling, was run over and killed, near Salisbury.

January 26. Hartford, Providence and Fishkill. Patrick Cleor, an employee, was thrown off a car by its sudden starting, and was severely hurt.

February 7. New Haven and Northampton. John Gilmore, colored, was found dead by the side of the track near Plainville, having probably been struck and killed by a passing train. Intoxicated.

February 10. New Haven, Middletown and Willimantic. A man by the name of Dudley, at Middlefield, fell from a car and was considerably bruised.

February 13. Hartford and New Haven. Eddy Bransfield, a deaf mute, while walking on the track was run over and killed at New Britain.

February 13. New Haven, Middletown and Willimantic. A man, name unknown, was struck, on the long trestle bridge east of New Haven, and received fatal injuries. Was probably intoxicated.

February 14. Hartford and New Haven. Henry Korlenborg and a boy about eight years of age were struck and killed about two miles below Hartford. While watching a train on another track, they failed to note the approach of one on the track where they were walking.

March 7. Hartford, Providence and Fishkill. A small boy named Costello, while stealing a ride on a train at Waterbury, fell from the train, was run over and killed.

March 13. New York and New Haven. Thomas Shanly was struck in New Haven and received fatal injuries; was walking on the track and supposed to be intoxicated.

To the foregoing report are added tables of statistics compiled by the commissioners from the railroad returns, which are also herewith given in full.

All of which is most respectfully submitted.

SIMEON GALLUP,	}	General Railroad Commissioners.
JOHN I. HUTCHINSON,		
JAMES PIKE,		

Hartford, Conn., April, 1872.

TABLE I.

Number of Passengers carried over the Railroads each year, for a period of nineteen years, with a list of accidents.

Year.	No. of Passengers.	No. of Accidents.	Fatal.	Not Fatal.
1853	2,202,490	35	20	15
1854	2,938,698	29	21	8
1855	2,861,419	25	13	12
1856	2,697,501	33	18	15
1857	3,036,838	19	17	2
1858	2,573,516	34	20	14
1859	2,623,991	46	25	21
1860	2,967,440	34	14	20
1861	2,824,556	34	26	8
1862	2,968,071	39	31	8
1863	3,789,583	45	38	7
1864	4,812,513	119	52	67
1865	5,211,231	135	43	92
1866	5,600,065	44	27	17
1867	6,841,451	54	35	19
1868	8,057,922	78	37	41
1869	6,797,462	65	32	28
1870	8,032,638	75	46	29
1871	9,508,819	89	42	47
Total,	87,666,905	1032	557	470

TABLE II.

Classification of Accidents.

RAILROADS.	Passengers.	Employees.	Intoxicated.	At Crossings.	Jumping on and off.	Walking on Track.	Coupling Cars.	Falling from Train.	Switching.	Found Dead.	Stealing Ride.	All others.	Fatal.	Not Fatal.	Whole Number Injured.
N. Y. & New Haven,		2	2	5	3	6						2	7	10	17
Hartford & N. H., -		3	2	1	1	8	2	2	1			1	12	4	16
Norwich & Worcester,		1		1	1			1					2	1	3
H. Prov. & Fishkill,-		8	1	4	1	2	1	2			1	8	7	12	19
New London Northern,															
Housatonic, - - -		2	1		1			2		1	1	1	3	1	4
Naugatuck, - - -		1		1		3		1					4	1	5
N. Y., Prov. & Boston,															
N. H. & Northampton,			1					1		1	1		2		2
Shore Line, - - -	1			5	1	1							2	5	7
Danbury & Norwalk,	2		2		2	1						1	1	3	4
Rockville, - - - -															
New Canaan, - - -															
N. Y., H. & Northern,		1										1		1	1
New Haven & Derby,	2	2	1		2	1						4		7	7
B., Hartford & Erie,															
Watertown & W., -															
Connecticut Valley, -			1			1								1	1
Connecticut Western,		1						1					1		1
Ridgefield & N. Y., -															
N. H., Mid. & Will.,-			1			1		1					1	1	2
Shepaug Valley, - -															
South Manchester, -															
Total, - - - -	5	21	12	17	12	24	3	11		3	3	18	42	47	89

TABLE III.

RAILROADS.	Capital.	Capital Paid in.	Funded and floating debt.	Rate of Interest.
N. Y. & New Haven.....	\$9,000,000.00	\$7,500,000.00	\$1,355,583.57	6
Hartford & N. H.....	6,500,000.00	5,000,000.00	754,000.00	6
Norwich & Worcester.....	2,825,000.00	2,364,400.00	784,387.21	6½
H., Prov. & Fishkill.....	4,500,000.00	2,037,939.38	2,255,500.00	7
New London Northern.....	1,124,900.00	1,124,900.00	583,000.00	6½
Housatonic.....	2,000,000.00	2,000,000.00	578,393.46	7
Naugatuck.....	2,000,000.00	1,872,400.00	112,500.00	7
N. Y., Prov. & Boston.....	2,000,000.00	1,887,348.00	1,099,000.00	
N. H. & Northampton.....	2,100,000.00	2,100,000.00	1,455,000.00	6 & 7
Shore Line.....	1,000,000.00	Not reported.	200,000.00	
Danbury & Norwalk.....	600,000.00	400,000.00	340,390.00	7
Rockville.....	100,000.00	97,750.00	39,400.00	7½
New Canaan.....	200,000.00	164,080.08	90,633.48	7
N. Y., H. & Northern.....	1,000,000.00	232,100.00	247,662.11	7
New Haven & Derby.....	457,000.00	457,000.00	525,000.00	7
B., Hartford & Erie.....	No Report.			
Watertown & Waterbury...	118,200.00	115,532.92	17,000.00	7
Connecticut Valley.....	1,500,000.00	927,383.00	1,209,890.44	8
Connecticut Western.....	1,650,000.00	1,491,190.88	1,856,862.22	
Ridgefield & N. Y.....	1,250,000.00	150,000.00		
N. H., Mid. & Will.....	677,000.00	677,000.00	5,006,848.20	
Shepaug Valley.....	1,000,000.00	392,420.00	350,000.00	7
South Manchester.....	40,000.00			
Total.....	41,542,100.00	30,991,444.26	18,861,050.69	

TABLE IV.

RAILROADS.	Length of road.	Length in Connecticut.	Length of double track.	Length in operation in Connecticut.	In process of Construction.	Highways crossed at Grade.
New York & New Haven, - -	62	47	62	62		134
Hartford & New Haven, - -	79	73	62	73		75
Norwich & Worcester, - - -	66	50		50		74
Hartford, Providence & Fishkill, -	122	96		96		140
New London Northern, - - -	100	57		57		82
Housatonic, - - - - -	124	74		74		81
Naugatuck, - - - - -	57	57		57		52
New York, Providence & Boston, -	62	17		17		4
New Haven & Northampton, - -	99	62		62		82
Shore Line, - - - - -	50	50		50		88
Danbury & Norwalk, - - -	23	23		23		54
Rockville, - - - - -	5	5		5		6
New Canaan, - - - - -	8	8		8		10
New York, Housatonic & Northern,	40	16		5		
New Haven & Derby, - - -	13	13		13		19
Boston, Hartford & Erie, - - -	113	17		17	96	
Watertown & Waterbury, - - -	4	4		4		3
Connecticut Valley, - - - -	44	44		44		52
Connecticut Western, - - - -	67	67		67		57
Ridgefield & New York, - - -	23	23			23	
New Haven, Mid. & Willimantic, -	49	49		22	27	20
Shepaug Valley, - - - - -	32	32		32		32
South Manchester, - - - - -	2	2		2		
Total, - - - - -	1244	886	124	840	146	1065

TABLE V.

RAILROADS.	When Chartered.	Commenced operations.	Cost of Road and Equipments.	Cost of Road and Equipments per Mile.
New York & New Haven,	1844	1848	\$8,407,578.35	\$135,606.10
Hartford & New Haven,	1833	1838	4,251,189.92	53,812.53
Norwich & Worcester, -	1832	1840	2,613,694.21	39,601.43
Hartford, P. & Fishkill,	1836	1842	4,800,361.39	39,347.22
New London Northern,	1847	1849	1,530,330.78	15,303.31
Housatonic, - - - -	1836	1842	2,205,558.82	17,786.76
Naugatuck, - - - -	1845	1849	2,041,451.77	35,814.94
N. Y., Prov. & Boston,	1832	1839		
N. H. & Northampton, -	1846	1848	3,568,690.07	36,014.37
Shore Line, - - - -	1848	1852		
Danbury & Norwalk, -	1849	1852	890,234.75	38,705.86
Rockville, - - - -	1857	1863	171,857.99	34,371.60
New Canaan, - - - -	1866	1868	256,825.73	32,103.22
N. Y., H. & Northern, -	1863	1868	488,952.72	
New Haven & Derby, -	1864	1871		
Boston, Hartford & Erie,	1863	1867		
Watertown & Waterbury,	1869	1870	130,733.17	32,683.29
Connecticut Valley, - -	1868	1871	2,126,209.23	48,322.94
Connecticut Western, -	1868	1871	2,936,186.74	43,823.68
Ridgefield & New York,	1867			
N. H., Mid. & Will., -	1867	1870	4,980,405.82	
Shepaug Valley, - - -	1868	1871	692,213.08	21,631.66
South Manchester, - -			67,000.00	33,500.00
Total, - - - -			\$42,159,474.54	\$15,303.31

TABLE VI.

RAILROADS.	Cost of Fuel.	Cost of Fuel per Mile Run.	Cost of Oil and Waste.
N. Y. & New Haven, - -	\$110,772.86	13 $\frac{82}{419}$ cts.	\$21,481.05
Hartford & N. H., - -	102,882.49	13 $\frac{605}{744}$ "	15,736.15
Norwich & Worcester, - -	54,302.49	13 $\frac{192}{402}$ "	5,911.68
Hartford, P. & Fishkill, -	102,399.70	19 $\frac{192}{253}$ "	11,673.47
New London Northern,	57,651.55	15 $\frac{171}{372}$ "	8,306.85
Housatonic, - - -	47,742.50	14 $\frac{271}{321}$ "	7,146.69
Naugatuck, - - -	30,670.22	13 $\frac{7}{235}$ "	4,604.19
N. Y., Prov. & Boston, -	36,062.43	9 $\frac{171}{381}$ "	8,805.36
N. H. & Northampton, .	38,619.23	11 $\frac{59}{170}$ "	8,404.57
Shore Line, - - -	26,925.78	13 $\frac{71}{201}$ "	3,209.52
Danbury & Norwalk, - -	10,988.74	12 $\frac{5}{22}$ "	
Rockville, - - -			
New Canaan, - - -	2,513.22	12 $\frac{38}{49}$ "	380.83
Y. Y., Housatonic & N., -	1,233.89	9 $\frac{77}{128}$ "	187.87
N. H. & Derby, - - -	1,826.09	13 $\frac{57}{136}$ "	136.81
B., H. & Erie, - - -	79,836.29	15 $\frac{212}{517}$ "	6,517.00
Watertown & Waterbury,			
Conn. Valley, - - -	3,188.30	8 $\frac{5}{49}$ "	702.20
Conn. Western, - - -			
Ridgefield & N. Y., - -			
N. H., Mid. & Willimantic,			
Shepaug Valley, - - -	987.70		
South Manchester, - - -			
Total, - - - -	\$708,603.48		\$103,204.24

TABLE VII.

RAILROADS.	Repairs of Road, exclusive of Bridges.	Repairs of Bridges.	Total Maintenance of Way.
N. Y. & New Haven,	\$187,255.43	\$114,447.44	\$342,439.75
Hartford & N. H.,	321,541.05	52,133.50	373,674.55
Norwich & Worcester,	79,320.21	2,074.09	92,914.45
H., Prov. & Fishkill,	185,686.78	19,280.79	213,594.89
New London Northern,	85,233.02		98,925.90
Housatonic, - -	86,735.33		
Naugatuck, - -	119,510.74	5,144.57	124,655.31
N. Y., Prov. & Boston,	86,600.53	10,113.83	96,714.36
N. H. & Northampton,	135,338.30	2,737.26	143,264.42
Shore Line, - -	55,158.29	20,586.39	76,945.17
Danbury & Norwalk,	25,134.96	1,128.52	27,302.72
Rockville, - -			
New Canaan, - -	2,495.47		2,509.47
N. Y., Housatonic & N.,	3,280.76		3,280.76
N. H. & Derby, -	2,107.45	293.08	2,400.53
B. H. & Erie, - -	102,431.10	13,132.11	119,580.61
Watertown & Waterb'y,			
Conn. Valley, - -	82.57	21.00	5,988.04
Conn. Western, -			
Ridgefield & N. Y., -			
N. H., Mid. & Will.,	11,772.00		11,772.00
Shepaug Valley, -			
South Manchester,			
Total, - - -	\$1,489,683.99	\$241,092.58	\$1,735,962.93

TABLE VIII.

RAILROADS.	Engines.	Passenger Cars.	Merchandise Cars.	Men Employed.
New York and New Haven, - -	38	93	443	955
Hartford & New Haven, - - -	33	33	600	1016
Norwich & Worcester, - - -	20	14	642	387
Hartford, Providence & Fishkill, -	25	32	388	625
New London Northern, - - -	15	15	312	300
Housatonic, - - - - -	16	16	330	
Naugatuck, - - - - -	11	12	261	
New York, Providence & Boston, -	19	17	181	481
New Haven & Northampton, - -	16	15	220	375
Shore Line, - - - - -	10	14	41	
Danbury & Norwalk, - - - -	6	6	62	60
Rockville, - - - - -				
New Canaan, - - - - -	2			11
New York, Hartford & Northern, -	1	1	3	
New Haven & Derby, - - - -	2	3	26	38
Boston, Hartford & Erie, - - -	22	30	375	515
Watertown & Waterbury, - - -				
Connecticut Valley, - - - -	4	6	110	75
Connecticut Western, - - - -				
Ridgefield & New York, - - -				
New Haven, Middletown & Will., -		2	23	30
Shepaug Valley, - - - - -	3	2	24	
South Manchester, - - - - -				
Total, - - - - -	243	311	4041	4868

TABLE IX.

RAILROADS.	Miles run by Passenger Trains.	Miles run by Freight Trains.	Total Miles Run.
New York & New Haven, -	604,440	183,816	839,426
Hartford & New Haven, -	370,299	267,393	744,737
Norwich & Worcester, -	171,360	228,015	402,895
Hartford, Prov. & Fishkill, -	312,768	157,046	518,638
New London Northern, -	227,150	139,903	372,914
Housatonic, - - -	160,640	150,945	321,600
Naugatuck, - - -	83,915	133,537	235,384
New York, Prov. & Boston, -			381,634
New Haven & Northampton, -	198,755	141,513	340,268
Shore Line, - - -	178,474	23,150	201,624
Danbury & Norwalk, - -	60,800	22,000	89,800
Rockville, - - -			
New Canaan, - - -	19,556		19,728
N. Y., Housatonic & Northern,	12,849		12,849
New Haven & Derby, - -	13,602		13,602
Boston, Hartford & Erie, -	328,321	189,271	517,592
Watertown & Waterbury, -			
Connecticut Valley, - -	30,184	9,152	39,336
Connecticut Western, - -			
Ridgefield & New York, -			
New Haven, Mid. & Will., -	42,255		42,255
Shepaug Valley, - - -			
South Manchester, - - -			
Total, - - -	2,815,368	1,645,741	5,094,282

TABLE X.

RAILROADS.	Passengers carried in cars.	Passengers carried one mile.	Passengers to and from other roads one mile.
N. Y. & New Haven,	2,512,840	75,313,493	29,893,280
Hartford & N. H.,	1,215,374	33,998,626	17,576,373
Norwich & Worcester,	371,651	6,964,663	2,281,121
H., Prov. & Fishkill,	1,149,889	15,622,789	3,092,697
New London Northern,	411,394	6,038,590	Not given.
Housatonic,	248,784	6,231,637	1,726,076
Naugatuck,	334,121		
N. Y., Prov. & Boston,	545,619		
N. H. & Northampton,	355,023	5,225,344	1,524,721
Shore Line,	272,025	6,623,459	
Danbury & Norwalk,	129,629	1,555,548	223,116
Rockville,			
New Canaan,	34,125	217,453	
N. Y., H. & Northern,	8,652	47,586	33,572
N. H. & Derby,	39,698		2,843
B., H. & Erie,	1,760,942	16,133,489	5,949,280
Watert'n & Waterb'y,			
Conn. Valley,	52,635	822,959	
Conn. Western,			
Ridgefield & N. Y.,			
N. H., Mid. & Will.,	66,418		
Shepaug Valley,			
South Manchester,			
Total, - - -	9,508,819	174,795,636	62,303,079

TABLE XI.

RAILROADS.	Tons of merchandise transported.	Tons carried one mile.	Tons carried to and from other roads one mile.
N. Y. & New Haven, - -	166,098	7,833,074	5,595,060
Hartford & N. H., - -	581,704	23,465,462	Not given.
Norwich & Worcester, H., Prov. & Fishkill, - -	304,710	11,798,918	4,839,452
- -	263,447	6,096,808	2,964,128
New London Northern, Housatonic, - - -	226,232	7,227,879	
- -	214,760	14,398,750	
Naugatuck, - - -	183,247		
N. Y., Prov. & Boston, N. H. & Northampton, Shore Line, - - -	210,077		
- -	199,582	7,792,939	3,340,762
- -	15,570	574,740	
Danbury & Norwalk, Rockville, - - -	45,218	768,706	246,959
- -			
New Canaan, - - -	4,228		
N. Y., H. & Northern, N. H. & Derby, - - -	1,961	10,790	
- -			
B., H. & Erie, - - -	294,172	8,023,866	5,286,091
Watertown & Waterbury, Conn. Valley, - - -			
- -	3,211	91,699	
Conn. Western, - - -			
Ridgefield & N. Y., - -			
New Haven, Mid. & Will., Shepaug Valley, - - -	8,014		
- -			
South Manchester, - - -			
Total, - - - -	2,722,231	88,093,631	22,272,452

TABLE XII

RAILROADS.		Gross Earnings.	Net Earnings.	Per cent. Dividends.	Undivided Surplus.
New York & New Haven,	-	\$2,358,926.88	\$848,665.62	10	\$136,165.62
Hartford & New Haven,	-	1,999,191.85	606,680.56	3 & 1½	30,680.56
Norwich & Worcester,	-	749,117.17	212,375.10	10	227,016.91
Hartford, Providence & Fishkill,	-	939,344.05	191,062.34		
New London Northern,	-	509,990.41	86,867.03	8	
Housatonic,	-	780,280.84	93,899.72	12	65,597.58
Naugatuck,	-	624,761.86	202,978.21	5	109,558.21
New York, Providence & Boston,	-	820,746.14	392,477.80	4	
New Haven & Northampton,	-	546,209.03	46,180.53		2,214.15
Shore Line,	-	320,772.29	130,618.29		
Danbury & Norwalk,	-	176,821.77	84,631.55	9	
Rockville,	-				
New Canaan,	-	17,176.05			
New York, Housatonic & Northern,	-	7,153.19			
New Haven & Derby,	-	20,736.89			
Boston, Hartford & Erie,	-	691,851.94	135,334.60		
Watertown & Waterbury,	-		18,764.38		
Connecticut Valley,	-	34,053.71			
Connecticut Western,	-				
Ridgefield & New York,	-				
New Haven, Middletown & Willimantic,	-				
Shepaug Valley,	-				
South Manchester,	-				
Total,	-	\$10,597,124.07	\$3,050,535.73		\$571,233.03

TABLE XIII.

*Names of Railroad Commissioners, Commencement of Term,
and Residence.*

Zacharus W. Bissell,	Sharon,	1853.	
Moses B. Harvey,	Stafford,	1853.	
John Stewart,	Chatham,	1853,	resigned.
John Gould,	Fairfield,	1854,	to fill vacancy.
Henry Hammond,	Killingly,	1856,	to fill vacancy.
Patten Fitch,	Fairfield,	1857.	
John Gould,	Fairfield,	1858.	
George Wadhams,	Torrington,	1859.	
Henry Hammond,	Killingly,	1860.	
Joseph W. Dudley,	Madison,	1861,	deceased.
John J. Jacques,	Waterbury,	1862.	
Abel Scranton,	Madison,	1862,	to fill vacancy.
Samuel Fitch,	Stafford,	1863.	
Abel Scranton,	Madison,	1864.	
Wm. A. Cummings,	Darien,	1865.	
Samuel Fitch,	Stafford,	1866.	
Albert Austin,	Suffield,	1867.	
James Pike,	Sterling,	1868.	
Charles H. Denison,	Stonington,	1869,	resigned.
Simeon Gallup,	Groton,	1870,	to fill vacancy.
John I. Hutchinson,	Essex,	1870.	
James Pike,	Sterling,	1871.	



NEW YORK AND NEW HAVEN RAILROAD.

*Return of the New York and New Haven Railroad, under the
Act of 1853.*

Capital Stock,	\$9,000,000.00
Increase of Capital since last report,	
Capital paid in, per last report,	6,750,000.00
Capital paid in since last report,	750,000.00
Total amount of Capital Stock paid in, . .	7,500,000.00
Funded debt, per last Report,	1,061,500.00
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	
Floating debt, per last Report,	484,693.38
Floating debt, paid since last Report, . . .	190,609.81
Floating debt, increase of, since last Report,	
Total present amount of floating debt, . . .	294,083.57
Total present amount of funded and float- ing debt,	1,355,583.57
Average rate of interest per annum, paid during the year,	6 per cent.

COST OF ROAD AND EQUIPMENTS.

For graduation and masonry, per last Report.	
For graduation and masonry, paid during the past year,	
Total amount expended for grad- uation and masonry,	
For wooden bridges, per last re- port,	
For wooden bridges, paid during the past year,	

Total amount expended for wooden bridges,	
Total amount expended for iron bridges, if any,	
For superstructure, including iron, per last Report,	\$6,143,480.04
For superstructure, including iron, paid during the past year, .	
Total amount expended for superstructure, including iron, .	
For stations, buildings, and fixtures, per last Report, . .	
For stations, buildings, and fixtures, paid during the past year,	
Total amount expended for stations, buildings, and fixtures,	
For land, land-damages, and fences, per last Report, . . .	
For land, land-damages, and fences, paid during the past year,	
Total amount expended for land, land-damages, and fences,	
For locomotives per last Report,	
For locomotives paid during the past year,	
Total amount expended for locomotives,	
For passenger and baggage cars, per last Report,	\$900,000.00
For passenger and baggage cars, paid during the past year,	
Total amount expended for passenger and baggage cars,	
For merchandise cars, per last Report,	
For merchandise cars, paid during the past year,	
Total amount expended for merchandise cars,	
For engineering, per last Report,	

For engineering, paid during the past year,	} Included above.	
Total amount expended for engi- neering,		
For agencies and other expenses, per last Report,		
For agencies and other expenses, paid during the past year, .		
Total amount expended for agen- cies and other expenses, .		
Total cost of road and equip- ments,		\$7,043,480.04

Add for improvements on account of increased Capital Stock:

Real Estate,		
New York,	\$197,000.00	
New Rochelle,	17,521.75	
Rye,	10,000.00	
Port Chester,	6,144.19	
Stamford,	27,168.77	
Bridgeport,	8,203.62	
New Haven,	7,000.00	
	<hr/>	\$273,038.33
Steel rails,		382,353.29
New Bridges,		234,268.77
New equipment, including new air brakes,		68,775.00
New buildings and fixtures,		
Machine-shops at N. H.,	\$392,859.57	
Depot Port Chester,	4,326.02	
Depot Rye,	4,066.10	
Engine-house Stamford,	4,411.23	
	<hr/>	405,662.92
Total,		1,364,098.31
		<hr/>
Total cost of road and equipments,		\$8,407,578.35

CHARACTERISTICS OF ROAD.

Length of road,	62 $\frac{25}{100}$ miles.
Length of single main track,	
Length of double main track,	62 $\frac{25}{100}$ miles

Length of branches owned by the company, stating whether they have a single or double track,	
Aggregate length of sidings, and other tracks, excepting main track and branches,	11 $\frac{25}{100}$ miles.
Weight of rail, per yard, in main road,	62 pounds.
Weight of rail, per yard, in branch road,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road, 46 $\frac{3}{10}$ feet, $\frac{77.5}{1000}$ mile.	
Maximum grade, with its length, in branch roads,	
Total rise and fall in main roads,	1646 feet.
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	573 feet, $\frac{57}{1000}$ miles.
Shortest radius of curvature, with length of curve, in branch roads,	
Total degrees of curvature, in main road,	2,485 $\frac{13}{80}$
Total degrees of curvature, in branch roads,	
Total length of straight line, in main road,	41 $\frac{63}{100}$
Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	2,575 feet.
Aggregate length of all other wooden bridges,	3,719 feet.
Aggregate length of iron bridges,	756 feet.
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	134
Number of railroads crossed at grade,	none.
Remarks,	
Way stations for express trains,	3
Way stations for accommodation trains,	25
Flag station,	
Whole number of way stations,	28
Whole number of flag stations,	

DOINGS DURING THE YEAR.

Miles run by passenger trains,	604,440
Miles run by freight trains,	183,816
Miles run by other trains,	51,170
Total miles run,	839,426
Number of passengers carried in the cars,	2,512,840
Number of passengers carried one mile,	75,313,493
Number of tons of merchandise carried in the cars,	166,098

Number of tons of merchandise carried one mile,	7,833,074
Number of passengers carried one mile, to and from other roads,	29,893,280
Number of tons carried one mile, to and from other roads,	5,595,060
Rate of speed adopted for express passenger trains including stops,	35 miles per hour.
Average rate of speed actually attained by express passenger trains, including stops and detentions,	30 and 35 miles [per hour.
Rate of speed adopted for accommodation trains,	28 miles per hour.
Rate of speed actually attained by accommodation trains, including stops and detentions,	23 miles per hour.
Average rate of speed adopted for freight trains, in- cluding stops and detentions,	15 miles per hour.
Estimated weight in tons of passenger cars, (not in- cluding passengers,) hauled one mile,	63,000,000
Estimated weight in tons of merchandise cars, (not in- cluding freight,) hauled one mile,	26,770,000

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, exclusive of wooden bridges, and renewals of iron,	\$109,931.48
Repairs of wooden bridges,	114,447.44
For renewals of iron including laying down,	77,325.95
For wages of switchmen, average per month,	\$50.00
For wages of gate-keeper, aver- age per month,	
For wages of signal-men, average per month,	\$40.00
For wages of watchmen, average per month,	\$45.00
Number of men employed, ex- clusive of those engaged in construction,	
For removing ice and snow, (this	

item to include all labor, tools, repairs, and extra steam power used,)	
For repairs of fences, gates, houses, for signal-men, gate- keepers, switchmen, tool-houses,	\$2,047.89
Total for maintenance, . . .	342,439.75
Loss and damage of goods and baggage,	939.71
Damages for injuries to persons,	4,353.19
Damages to property, including damages by fire,	1,800.91
Damages for cattle killed on road,	225.00

MOTIVE POWER AND CARS.

For repairs of tools and machinery,	\$10,149.24	
For repairs of locomotives, . . .	90,450.91	
For new locomotives to cover de- preciation,		
For repairs on passenger cars, . .	80,662.82	
For new passenger cars to cover depreciation,		
For repairs of merchandise cars,	30,005.13	
For new merchandise cars to cover depreciation,		
For repairs of gravel and other cars,		
Total for maintenance of motive power and cars,	211,268.10	
Number of engines,		38
Number of passenger cars,		93
Number of baggage cars,		25
Number of merchandise cars, including platform cars, . . .		418
Number of gravel cars,		25

MISCELLANEOUS.

List of accidents to cattle, and amount paid for each:

August, 1870, . . .	\$25.00	
December, 1870, . .	50.00	
April, 1871, . . .	100.00	
August, 1871, . . .	50.00	\$225.00

For fuel used by engines during the year, viz.:	
Wood,	\$9,716.26
Coal,	101,056.60
For oil used by cars and engines,	17,688.02
For waste and other material used for cleaning,	3,793.03
For salaries, wages, and incidental expenses, chargeable to passenger department,	326,692.81
For salaries, wages, and incidental expenses, chargeable to freight department,	108,897.60
For gratuities and damages,	7,318.81
For taxes and insurance,	147,892.98
For ferries,	
For repairs of station buildings, aqueducts, fixtures, furniture,	41,046.48
For interest,	63,570.00
For amount paid other companies, in toll for passengers and freight carried on their roads, specifying each company,*	88,369.90
For amount paid other companies for the use of their roads, specifying each company,†	253,304.44
For salaries of president, treasurer, superintendent, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items,	40,510.92
Total expenditure for working the road,	\$1,510,261.26

INCOME DURING THE YEAR.

For Passengers:

On main road including branches owned by Company,	
	\$982,256.61

*Harlem R. R. Haulage by horses.

†Harlem R. R. Their share receipts (deducted from receipts.)

To and from other roads, specifying what,* . . .

781,918.67

For Freight:—

On main road and branches owned

by Company, . . . 189,440.21

To and from connecting roads,* 252,586.89

U. S. mails, . . . 26,546.96

Rents, interest, express receipts,

&c. . . . 126,177.63

Total income, . . . \$2,358,926.88

Net earnings, after deducting ex-

penses, . . . 848,665.62

DIVIDENDS.

Ten per cent., total, . . . \$712,500.00.

Surplus not divided, . . . 136,165.62

Surplus last year, . . . 949,994.06

Total surplus, . . . 1,085,359.68

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Roads and bridges,

Buildings,

Engines and cars,

} Made whole by new equipment
and repairs.

WM. D. BISHOP, *President.*

CITY AND COUNTY OF NEW YORK, SS.:

Before me on this 5th day of January, A. D. 1871, personally came William D. Bishop, President of the New York and New Haven Railroad Company, and subscribed the foregoing report and made oath to the truth of the same to the best of his knowledge and belief.

E. C. ROBINSON,

Notary Public.

*"Danbury and Norwalk," "Housatonic," "Naugatuck," "New Haven and Northampton," "Hartford and New Haven," "Shore Line," "New Canaan," and "New Haven, Middletown and Willimantic."

HARTFORD AND NEW HAVEN RAILROAD.

*Return of the Hartford and New Haven Railroad, under the
Act of 1853, for twelve months ending Sept. 30, 1871.*

Capital Stock,	\$6,500,000.00
Increase of Capital since last report,*	200,000.00
Capital paid in, per last Report, . . .	4,800,000.00
Capital paid in since last Report, . . .	200,000.00
Total amount of Capital Stock paid in,	5,000,000.00
Funded debt, per last Report,	754,000.00
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	754,000.00
Floating debt, per last Report,	
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	
Total present amount of Floating debt,	
Total present amount of Funded debt,	754,000.00
Average rate of interest, per annum, paid during the year,	6 per cent.

COST OF ROAD AND EQUIPMENT.

Cost of road as follows, viz :

In Connecticut, per last Report, . . .	\$3,408,354.22
This year,	3,723,900.34
In Massachusetts, last Report,	265,027.66
This year,	265,027.66
Middletown Branch, last Report, . . .	197,467.69
This year,	197,467.69
For graduation, masonry and equipment, paid during the past year,	

*Issued by the merger of the Windsor Locks and Suffield Branch.

New locomotives and cars are charged to the general expense of the road.

For land, land-damages and fences, per last Report,	\$131,437.43
For land, paid during the past year,	
Total amount expended for land, land-damages and fences,	119,316.98
For locomotives, per last report,	300,000.00
For locomotives, paid during the past year,	
Total for locomotives,	
For passenger and baggage-cars, per last Report,	500,000.00
For passenger and baggage cars, paid during the past year,	
Total amount for passenger, baggage, and freight cars,	
For merchandise cars, per last report,	
For merchandise cars, paid during the past year,	
Total amount expended for merchandise cars,	
Total amount expended for iron bridges,	
For superstructure, including iron, paid during the past year,	
For agencies and other expenses, per last Report,	
For agencies and other expenses, paid during the past year,	
Total amount expended for agencies and other expenses,	
Total cost of road and equipments,	
Railway, including double track, branch tracks, depot grounds, &c.,	4,251,189.92

CHARACTERISTICS OF ROAD.

Length of road,	62 miles.
Length of single main track,	
Length of double main track,	62 miles.

Length of branches owned by the company, stating whether they have a single or double track,*	16½ miles.
Aggregate length of sidings, and other tracks, excepting main track and branches,	23 miles.
Weight of rail, per yard, in main road,	57 and 62 lbs.
Weight of rail, per yard, in branch roads,	57 and 62 lbs.
Specify the different weights per yard,	57 and 62 lbs.
Maximum grade, with its length, in main road,	38 $\frac{28}{100}$ 2,600 feet
Maximum grade, with its length, in branch roads,	31 $\frac{68}{100}$ 1,500 feet.
Total rise and fall in main road, . .	721 $\frac{1}{10}$ feet.
Total rise and fall in branch roads, . .	130 feet.
Shortest radius of curvature, with length of curve, in main road,	444 feet radius, 814 feet.
Shortest radius of curvature, with length of curve, in branch roads,	513 feet long.
Total degrees of curvature, in main road,	1,774 $\frac{25}{100}$ feet.
Total degrees of curvature, in branch roads,	478 $\frac{10}{100}$ feet.
Total length of straight line, in main road,	36 $\frac{24}{100}$ miles.
Total length of straight line in branches,	5 $\frac{7}{8}$ miles.
Aggregate length of wooden truss bridges,	778 feet.
Aggregate length of all other wooden bridges, also stone bridges,	2,397 feet.
Aggregate length of iron bridges, . .	1,607 feet.
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	75
Number of railways crossed at grade,	3
Remarks,	
Way stations for express trains, . .	3
Way stations for accommodation trains, main line and branches,	13
Flag stations, main line and branches,	11
Whole number of way stations, . . .	13
Whole number of flag stations, . .	11

*Middletown Branch, 10 miles single track, Hartford Branch, ½ mile single track, New Britain Branch, 2½ miles single track, and Suffield Branch, 3½ miles single track.

DOINGS DURING THE YEAR.

Miles run by passenger trains, . . .	370,299
Miles run by freight trains, . . .	267,393
Miles run by other trains, . . .	107,045
Total miles run,	744,737
Number of passengers carried in the cars, . . .	1,215,374
Number of passengers carried one mile, . . .	33,998,626
Number of tons of merchandise carried in the cars,	581,704
Number of tons of merchandise carried one mile,	23,465,462
Number of passengers carried one mile, to and from other roads, . . .	17,576,373
Number of tons carried one mile, to and from other roads,	
Rate of speed adopted for express passenger trains, including stops, . . .	33 miles.
Average rate of speed actually attained by express passenger trains, including stops and detentions,	33 miles.
Rate of speed adopted for accommodation trains,	27 miles.
Rate of speed actually attained by accommodation trains, including stops and detentions,	27 miles.
Average rate of speed adopted for freight trains, including stops and detentions,	12 miles
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile,	
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, exclusive of wooden bridges, and renewals of iron,	\$245,556.61
Repairs of wooden bridges and tunnel,	52,133.50
For steel rails,	75,984.44
For tools and machinery at repair shop,	8,550.04

For wages of switchmen, average	}	Total, \$40,668.00
per month, . . . \$40.00		
For wages of gate-keeper, average		
per month, . . . \$45.00		
For wages of signal-men, average	}	
per month, . . . \$50.00		
For wages of watchmen, average	}	
per month, . . . \$47.00		
Number of men employed,		1,016
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam-power used,)		
For repairs of fences, gates, houses, signal-men, gate-keepers, switchmen, tool-houses,		
Total for maintenance of way,		
Loss and damage of goods and baggage, gratuities, &c.,		
Damages for injuries to persons,		
Damages to property, including damages by fire,		
Damages for cattle killed on the road,		\$150.00

MOTIVE POWER AND CARS.

For repairs of locomotives,	\$112,975.92
For new locomotives,	12,000.00
For repairs on passenger cars,	60,224.13
For new passenger cars to cover depreciation, included in repairs,	
For repairs of merchandise, gravel, and other cars,	46,673.14
Total for maintenance of motive power and cars,	
Number of engines,	33
Number of passenger cars,	33
Number of baggage cars,	18
Number of merchandise and gravel cars,	600
Also $\frac{62}{34}$ of 12 sleeping, 8 drawing-room, 29 passenger, 11 baggage, 5 postal, and 4 express cars of N. Y. & B. Express line.	

MISCELLANEOUS.

List of accidents to cattle and amount paid for each :	
November, 1870, Horse,	\$50.00
January, 1871, Ox,	75.00
July, 1871, Cow,	25.00
For fuel used by engines during the year, viz:	
Wood,	3,116.66
Coal,	99,765.83
For oil used by cars and engines, and stations,	10,061.35
For waste and for other material for cleaning,	5,674.80
For salaries, wages, and incidental ex- penses, chargeable to passenger de- partment,	131,681.94
For salaries, wages, and incidental ex- penses, chargeable to freight depart- ment,	236,183.31
For gratuities and damages,	5,272.09
For taxes,	117,677.35
For ferries,	
For repairs of station buildings, aque- ducts, fixtures, furniture,	56,937.78
For interest,	47,786.34
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each com- pany,	
For amount paid other companies, for the use of their roads, specifying each company,	
For salaries of president, treasurer, super- intendent, law expenses, office expens- es of the above officers, and all other expenses not included in any of the foregoing items,	64,256.06
Total expenditure for working the road, and interest and taxes,	1,392,511.29 .
List of accidents to operatives and em-	

ployees on the road, and the amount of damage, if any, paid to each case, naming each individual thus injured,

INCOME DURING THE YEAR.

For Passengers :—

On main road including branches owned by Company, and to and from other roads,	\$1,009,990.96
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For Freight :—

On main road and branches owned by Company, and to and from connecting roads,	902,296.88
U. S. Mails,	25,132.90
Rents and Expresses,	61,771.11
Total income,	1,999,191.85
Net earnings, after deducting expenses, interest and taxes,	606,680.56

DIVIDENDS.

3 and 1½ per cent. total, 4 dividends,	\$576,000.00
Surplus not divided, after payment of 4 dividends,	30,680.56
Surplus last year,	676,071.00
Total surplus,*	706,751.56

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Road and bridges,	
Buildings,	
Engines and cars,	

W. P. BURRALL, *President.*

* Of this sum \$403,230.37 consists of a disputed claim against the New York and New Haven Railroad Company, which will be extinguished when the accounts of the two companies are brought together under their contract of union.

HARTFORD COUNTY, ss. }
HARTFORD, 30th January, 1872. }

Personally appeared W. P. Burrall, President, and made oath that the above report, signed by him, is true, according to his best knowledge and belief. Before me,

URIAH CASE,
Justice of the Peace.

NORWICH AND WORCESTER RAILROAD.

Return of the Norwich and Worcester Railroad, for twelve months, ending Sept. 30th, 1871.

Capital Stock,	\$2,825,000.00
Increase of Capital since last report,	
Capital paid in, per last report, . . .	2,364,400.00
Capital paid in since last report, . . .	
Total amount of Capital Stock paid in,	2,364,400.00
Funded debt, per last Report,	776,000.00
Funded debt, paid since last Report, . . .	17,000.00
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	759,000.00
Floating debt, per last Report,	14,884.32
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	10,502.89
Total present amount of floating debt,	25,387.21
Total present amount of funded and float-	
ing debt,	784,387.21
Average rate of interest per annum, paid	
during the year,	6½ per cent.

COST OF ROAD AND EQUIPMENTS

For graduation and masonry, per last Report.	\$614,529.92
For graduation and masonry, paid during the past year,	
Total amount expended for graduation and masonry,	\$614,529.92
For wooden bridges, per last report,	32,750.59
For wooden bridges, paid during the past year,	

Total amount expended for wood- en bridges,		\$32,750.59
Total amount expended for iron bridges, if any,		
For superstructure, including iron, per last Report,	\$357.181.48	
For superstructure, including iron, paid during the past year,		
Total amount expended for super- structure, including iron,		357,181.48
For stations, buildings, and fix- tures, per last Report,	49,168.93	
For stations, buildings, and fix- tures, paid during the past year,		
Total amount expended for sta- tions, buildings, and fixtures,		49,168.93
For land, land-damages, and fenc- es, per last Report,	142,591.71	
For land, land-damages, and fenc- es, paid during the past year,		
Total amount expended for land, land-damages, and fences,		141,591.71
For locomotives per last Report,	75,540.44	
For locomotives paid during the past year,		
Total amount expended for loco- motives,		75,540.44
For passenger and baggage cars, per last Report,	31,524.88	
For passenger and baggage cars, paid during the past year,		
Total amount expended for pas- senger and baggage cars,		31,524.88
For merchandise cars, per last Report,	42,646.25	
For merchandise cars, paid during the past year,		
Total amount expended for mer- chandise cars,		42,646.25
For engineering, per last Report,	69,499.50½	

For engineering, paid during the past year,	
Total amount expended for engi- neering,	\$69,499.50½
For agencies and other expenses, per last Report,	\$1,198,260.50½
For agencies and other expenses, paid during the past year, .	
Total amount expended for agen- cies and other expenses, .	1,198,260.50½
Total cost of road and equipment,	\$2,613,694.21

CHARACTERISTICS OF ROAD.

Length of road,	59 $\frac{4}{10}$ miles.
Length of single main track,	59 $\frac{4}{10}$ miles.
Length of double main track,	
Length of branches owned by the com- pany, stating whether they have a single or double track, in Connecticut,	7 miles, single.
Aggregate length of sidings, and other tracks, excepting main track and branches,	12 $\frac{1}{4}$ miles, single.
Weight of rail, per yard, in main road,	56 and 60 pounds.
Weight of rail, per yard, in branch road, (specify the different weights per yard,)	56 and 60 pounds.
Maximum grade, with its length, in main road,	32 feet for 13,265 feet.
Maximum grade, with its length, in branch roads,	
Total rise and fall in main road,	815 $\frac{1}{4}$ feet.
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	500 ft. radius 486 ft. long.
Shortest radius of curvature, with length of curve, in branch roads,	175 ft. radius 200 ft. long.
Total degrees of curvature, in main road,	424° 30'.
Total degrees of curvature, in branch roads,	

Total length of straight line, in main road,	33 miles.
Total length of straight line in branches,	1 $\frac{6}{10}$ miles.
Aggregate length of wooden truss bridges,	1,309 feet.
Aggregate length of all other wooden bridges,	528 feet.
Aggregate length of iron bridges,	none
Whole length of road unfenced on both sides,	Fenced by abutters.
Number of public ways crossed at grade,	74
Number of railroads crossed at grade,	4
	Boston & Albany, H., Prov. & Fishkill, and Bost. H. & E., 2 crossings.
Remarks,	
Way stations for express trains,	3
Way stations for accommodation trains,	18
Flag stations,	2
Whole number of way stations,	18
Whole number of flag stations,	2

DOINGS DURING THE YEAR.

Miles run by passenger trains,	171,360
Miles run by freight trains,	228,016
Miles run by other trains,	3,519
Total miles run,	402,895
Number of passengers carried in the cars,	371,651
Number of passengers carried one mile,	6,964,663
Number of tons of merchandise carried in the cars,	304,710
Number of tons of merchandise carried one mile,	11,798,918
Number of passengers carried one mile to and from other roads,	2,281,121
Number of tons carried one mile, to and from other roads,	4,839,452
Rate of speed adopted for express passenger trains including stops,	30 miles.
Average rate of speed actually attained by express passenger trains, including stops and detentions,	30 miles.
Rate of speed adopted for accommodation trains,	20 miles.

Rate of speed actually attained by accommodation trains, including stops and detentions, . . .	30 miles
Average rate of speed adopted for freight trains, including stops,	12 miles
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile, . . .	8,784,516
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	20,718,576

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, exclusive of wooden bridges, and renewals of iron,	\$79,320.21	
Repairs of wooden bridges,	2,074.09	
For wages of switchmen, average per month,	10,975.07	
For wages of gate-keepers, average per month,		
For wages of signal-men, average per month,		
For wages of watchmen, average per month,		
Number of men employed, exclusive of those engaged in construction,		387
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam power used,)	\$487.40	
For repairs of fences, gates, houses, for signal-men, gate-keepers, switchmen, tool-houses,	57.68	
Total for maintenance of way,		92,914.45
Loss and damage of goods and baggage,	2,114.06	
Damages for injuries to persons,	2,974.29	
Damages to property, including damages by fire,	6.00	

MOTIVE POWER AND CARS.

For repairs of locomotives, . . .	\$28,614.03	
For repairs of machinery, . . .	8,325.63	\$36,939.66
For new locomotives to cover depreciation,		
For repairs of passenger cars, . .	13,540.45	
For new passenger cars to cover depreciation,	1,750.00	
For repairs of merchandise cars, .	42,355.55	
For new merchandise cars to cover depreciation,		
For repairs of gravel and other cars,		
Total for maintenance of motive power and cars,		94,585.66
Number of engines, average weight 52,820 pounds,		20
Number of passenger cars, average weight, 33,150 pounds,		14
Number of baggage cars, average weight, 31,550 pounds,		5
Number of merchandise cars, . .		434
Number of gravel cars, or dump coal cars,		208
Snow plows, average weight, 25,770 pounds,		14

MISCELLANEOUS.

For fuel used by engines during the year, viz. :	
Wood,	\$19,286.77
Coal,	35,015.72
For oil used by cars and engines, }	
For waste and other material for cleaning, }	5,911.68
For salaries, wages, and incidental expenses, chargeable to passenger department,	38,601.25

For salaries, wages, and incidental expenses, chargeable to freight department, . . .	\$90,123.17
For gratuities and damages, . . .	5,792.53
For taxes and insurance, . . .	40,688.89
For ferries, . . .	
For repairs of station buildings, aqueducts, fixtures, furniture, . . .	34,090.54
For renewals of iron, including laying down, . . .	
For amount paid other companies, in toll for passengers and freight carried on their roads, specifying each company, . . .	
For amount paid other companies as rent for use of their roads, specifying each company, . . .	
For salaries of president, treasurer, superintendent, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items, . . .	30,359.97
For interest, . . .	49,371.44
Total expenses and interest, . . .	<hr/> \$536,742.07

INCOME DURING THE YEAR.

For Passengers:

On main road including branches owned by Company, . . .	\$161,860.84
To and from other roads, specifying what, (Boston & Albany, W. & Nashua, Providence, Hartford & Fishkill, and Boston, H. & Erie, . . .)	75,837.44—\$237,698.28

For Freight:—

On main road and branches owned by Company, . . .	264,212.72
To and from other connecting roads, (Boston & Albany, Wor.	

& Nashua, Providence, Hartford & Fishkill, and Boston,	
H. & Erie,	211,591.60—\$475,804.32
U. S. mails,	35,000.00
Rents,	614.57— 35,614.57
Total income,	749,117.17
Net earnings, after deducting expenses,	212,375.10

DIVIDENDS.

Ten per cent., total,	\$237,780.00	
Sinking fund,	10,000.00	
Bad debts,	10.60	\$247,790.60
Surplus not divided,		227,016.91
Surplus last year, \$212,375.00; and other receipts, \$64,653.58,		227,028.68
Total surplus, or balance,		256,254.99

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Of roads and bridges,	
Buildings,	
Engines and cars,	

MORTGAGE DEBTS.

Amount of debts secured by mortgage of road and franchise, or any property of the corporation, per last Report,	\$751,000.00	
Mortgage debt paid since last report,	17,000.00	
Increase of mortgage debt since last report, or addition,		
Present amount of mortgage debts,	734,000.00	
Number of mortgages on road and franchise, or any property of the Corporation,		Four.

A. F. SMITH, President,
 G. L. PERKINS, Treasurer, } *Directors.*
 P. ST. M. ANDREWS, Superintendent.

STATE OF CONNECTICUT, NEW LONDON COUNTY, ss. }
Norwich, December 18th, 1871. }

Personally appeared Alba F. Smith, Pres., G. L. Perkins, Treasurer, and P. St. M. Andrews, Supt. Nor. & Wor. R. R., and severally made solemn oath to the truth of the within statement, by them subscribed, before me,

GEO. C. RIPLEY,
Justice of the Peace.

HARTFORD, PROVIDENCE AND FISHKILL RAILROAD.

Return of the Trustees of the Hartford, Providence and Fishkill Railroad, under the Act of 1853, from January 1st, 1871, to January 1st, 1872.

Capital Stock,	\$4,500,000.00	
Increase of Capital since last report,		
Capital paid in, per last Report,		
Capital paid in since last Report,		
Total amount of Capital Stock paid in,	2,037,939.38	
Funded debt, per last Report,		
Funded debt, paid since last Report,		
Funded debt, increase of, since last Report,		
Total present amount of funded debt,		
Floating debt, per last Report,		
Floating debt, paid since last Report,		
Floating debt, increase of, since last Report,		
Total present amount of Floating debt,		
Total present amount of funded and floating debt, about	2,255,500.00	
Average rate of interest, per annum, paid during the year,		7 per cent.
There is a sinking fund deposited with the Treasurers of the cities of Hartford and Providence, towards providing for the payment of the Company's bonds, amounting to \$981,000.00, and maturing in 1876, held by said cities. This fund, January 1st, 1872, amounted		
In Hartford, to	151,457.33	
In Providence, to	125,629.99	

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last report,	
For graduation and masonry, paid during the past year,	
Total amount expended for graduation and masonry,	
For wooden bridges, per last report,	
For wooden bridges, paid during the past year,	
Total amount expended for wooden bridges,	
Total amount expended for iron bridges, (if any,)	
For superstructure, including iron, per last report,	
For superstructure including iron, paid during the past year,	
Total amount expended for superstructure, including iron,	
For stations, buildings, and fixtures, per last report,	
For stations, buildings, and fixtures, paid during the past years,	
Total amount expended for stations, buildings, and fixtures,	
For land, land-damages and fences, per last Report,	
For land, land-damages and fences, paid during the past year,	
Total amount expended for land, land-damages and fences,	
For locomotives, per last report,	
For locomotives, paid during the past year,	
Total amount expended for locomotives,	
For passenger and baggage-cars, per last Report,	
For passenger and baggage cars, paid during the past year,	

Total amount expended for passenger and baggage cars,	
For merchandise cars, per last report,	
For merchandise cars, paid during the past year,	
Total amount expended for merchandise cars,	
For engineering, per last report, . .	
For engineering, paid during the past year,	
Total amount expended for engineering,	
For agencies and other expenses, per last Report,	
For agencies and other expenses, paid during the past year,	
Total amount expended for agencies and other expenses,	
Total cost of road and equipments, .	\$4,800,361.39

CHARACTERISTICS OF THE ROAD.

Length of road, Connecticut,	96.04	
Rhode Island,	26.32	
		122 $\frac{365}{1000}$ miles.
Length of single main track,		122 $\frac{365}{1000}$ miles.
Length of branches owned by the com- pany, stating whether they have a single or double track, (Dorrance street single track, Providence,)		0 $\frac{822}{1000}$ miles.
*Aggregate length of sidings, and other tracks, excepting main track and branches,		17 $\frac{724}{1000}$ miles.
Weight of rail, per yard, in main road,		
Weight of rail, per yard, in branch roads, (Dorrance street,)		72
Specify the different weights per yard,	52 $\frac{1}{2}$, 56, 58, 60, 62	
Maximum grade, with its length, in main road,	60 feet per mile for 3 $\frac{88}{1000}$ miles.	

*Including 4,356 feet on Rockville R. R.

Maximum grade, with its length, in branch roads,	
Total rise and fall in main road,	3,315 ⁶⁵ / ₁₀₀ feet.
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	604 feet for 4,990 feet.
Shortest radius of curvature, with length of curve, in branch roads,	
Total degree of curvature, in main road,	7,483 ⁶⁷ / ₁₀₀ feet.
Total degree of curvature, in branch roads,	
Total length of straight line, in main road,	66 ⁵⁰ / ₁₀₀ feet.
Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	5,653 feet.
Aggregate length of all other wooden bridges,	5,733 feet.
Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	140
Number of roads crossed at grade, 4, viz.,	<div> <div></div> <div> N. & W. N. L. N. H. & N. H. N. H. & N. </div> </div>
Way stations for express trains,	
Way stations for accommodation trains,	31
Flag stations,	21
Whole number of way stations,	31
Whole number of flag stations,	21

DOINGS DURING THE YEAR.

Miles run by passenger trains,	312,768
Miles run by freight trains,	157,045
Miles run by other trains,	48,824
Total miles run,	518,638
Number of passengers carried in the cars,	1,149,889
Number of passengers carried one mile,	15,622,789
Number of tons of merchandise carried in the cars,	263,447
Number of tons of merchandise carried one mile,	6,096,808

Number of passengers carried one mile, to and from other roads,	3,092,697
Number of tons carried one mile, to and from other roads,	2,964,128
Rate of speed adopted for express passen- ger trains, including stops,	
Average rate of speed actually attained by express passenger trains, including stoppages and detentions,	
Rate of speed adopted for accommoda- tion trains, and mixed,	22 and 15 miles per hour.
Rate of speed actually attained by ac- commodation and mixed trains, in- cluding stops and detentions,	" " "
Average rate of speed adopted for freight trains, including stops and detentions,	10 to 15 miles per hour.
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile,	15,642,326
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	16,022,024

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, (exclusive of wooden bridges,) and renewals of iron, including new,*	\$185,686.78
Repairs of wooden bridges,	19,280.79
Tons of iron rails laid in 1871 in Conn.	623
Tons of steel rails laid in 1871 in Conn.,	2
Tons of welded rails laid in 1871 in Conn., about,	300
For wages of switchmen, average per month, . . . \$47.00	}
For wages of gate-keeper, aver- age per month,	
For wages of signal-men, average per month,	
For wages of watchmen, average per month, . . . \$47.00	

*Includes \$30,456.67 expended for new tunnel at Hartford.

Number of men employed, exclusive of those engaged in construction, . . .	
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam-power used,) . . .	
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, tool-houses,	\$8,627.32
Total for maintenance of way, . . .	213,594.89
Loss and damage of goods and baggage, . . .	
Damages for injuries to persons, . . .	
Damages to property, including damages by fire,	
Damages for cattle killed on the road, . . .	

MOTIVE POWER AND CARS.

For repairs of locomotives and cars, including new, . . .	\$53,552.36	
For new locomotives to cover depreciation,		
For repairs of passenger cars, . . .	31,315.65	
For new passenger cars to cover depreciation,		
For repairs on merchandise cars, . . .	35,039.90	
For new merchandise cars to cover depreciation, . . .		
For repairs of gravel and other cars,		
Total for maintenance of motive power and cars,	\$119,907.91	
Number of engines,		25
Number of passenger cars,		32
Number of baggage cars,		16
Number of merchandise cars,		289
Number of gravel cars, including 70 coal cars,		99

MISCELLANEOUS.

For fuel used by engines during the year, viz:	
Wood,	\$94,650.64

100 HARTFORD, PROVIDENCE, AND FISHKILL RAILROAD.

Coal, (by 1 engine only, balance used at stations,	\$7,749.06
For oil used by cars and engines, and stations,	9,375.27
For waste and other material for cleaning,	2,298.20
For salaries and wages,	192,388.09
For gratuities and damages,	10,836.04
For incidental expenses, printing and stationery, rents, &c.,	32,633.84
For taxes and insurance,	26,273.85
For repairs of station buildings, aqueducts, fixtures, furniture, including new,	31,039.33
For interest,	7,534.59
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each company,	
For amount paid other companies, for the use of their roads, specifying each company: Rockville Railroad, included in rents, \$750.00 per month,	
For salaries of president, treasurer, superintendent, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items,	
Total expenditures for working the road, including new buildings and equipment,	748,281.71

INCOME DURING THE YEAR.

For Passengers :—

On main road including branches owned by Company,	\$490,068.13
To and from other roads specifying what,	

For Freight :—

On main road and branches owned by Company,	408,691.54
---	------------

To and from connecting roads, . . .	
U. S. Mails,	12,875.00
Rents and Expresses, &c., . . .	27,709.38
Total income, including Rockville R. R., and So. Manchester Branch, . . .	939,344.05
Net earnings, after deducting expendi- tures	191,062.34

DIVIDENDS.

Surplus not divided,	
Surplus last year,	
Total surplus,	

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ :

Road &c.,	
Buildings,	
Engines and cars,	

SAMUEL NOTT, *Superintendent.*

HARTFORD, January 30th, 1872.

NEW LONDON NORTHERN RAILROAD.

*Return of the New London Northern Railroad, under the
Act of 1853.*

Capital Stock,	\$1,124,900.00
Increase of Capital since last report,	121,400.00
Capital paid in, per last report,	1,003,500.00
Capital paid in since last report,	121,400.00
Total amount of Capital Stock paid in,	1,124,900.00
Funded debt, per last Report,	651,500.00
Funded debt, paid since last Report,	106,000.00
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	545,500.00
Floating debt, per last Report,	37,500.00
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	
Total present amount of floating debt,	37,500.00
Total present amount of funded and float- ing debt,	583,000.00
Average rate of interest per annum, paid during the year,	6½ per cent.

COST OF ROAD AND EQUIPMENTS.

For graduation and masonry, per last Report.	
For graduation and masonry, paid during the past year,	
Total amount expended for grad- uation and masonry,	
For wooden bridges, per last re- port,	
For wooden bridges, paid during the past year,	

Total amount expended for wood-
 en bridges,
 Total amount expended for iron
 bridges, if any,
 For superstructure, including iron,
 per last Report,
 For superstructure, including iron,
 paid during the past year, .
 Total amount expended for super-
 structure, including iron, .
 For stations, buildings, and fix-
 tures, per last Report, .
 For stations, buildings, and fix-
 tures, paid during the past year,
 Total amount expended for sta-
 tions, buildings, and fixtures,
 For land, land-damages, and fenc-
 es, per last Report,
 For land, land-damages, and fenc-
 es, paid during the past year,
 Total amount expended for land,
 land-damages, and fences,
 For locomotives per last Report,
 For locomotives paid during the
 past year,
 Total amount expended for loco-
 motives,
 For passenger and baggage cars,
 per last Report,
 For passenger and baggage cars,
 paid during the past year,
 Total amount expended for pas-
 senger and baggage cars,
 For merchandise cars, per last
 Report,
 For merchandise cars, paid during
 the past year,
 Total amount expended for mer-
 chandise cars,
 For engineering, per last Report,

For engineering, paid during the past year,	
Total amount expended for engi- neering,	
For agencies and other expenses, per last Report,	
For agencies and other expenses, paid during the past year, .	
Total amount expended for agen- cies and other expenses, .	
Total cost of road and equipments,	\$1,530,330.78

* CHARACTERISTICS OF ROAD.

Length of road,	100 miles.
Length of single main track,	100 miles.
Length of double main track, .	
Length of branches owned by the com- pany, stating whether they have a single or double track,	none.
Aggregate length of sidings, and other tracks, excepting main track and branches,	
Weight of rail, per yard, in main road,	51 to 57 pounds per yard.
Weight of rail, per yard, in branch road,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	66 feet for 2,000 feet.
Maximum grade, with its length, in branch roads,	
Total rise and fall in main road, .	1,850 feet.
Total rise and fall in branch roads, .	
Shortest radius of curvature, with length of curve, in main road, . . .	570 feet for 500 feet.
Shortest radius of curvature, with length of curve, in branch roads,	
Total degrees of curvature, in main road,	
Total degrees of curvature, in branch roads,	
Total length of straight line, in main road,	62 miles.
Total length of straight line in branches,	

Aggregate length of wooden truss bridges,	3,568 feet.
Aggregate length of all other wooden bridges,	
Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	82
Number of railroads crossed at grade,	2
Remarks,	
Way stations for express trains,	
Way stations for accommodation trains,	17
Flag stations,	19
Whole number of way stations,	17
Whole number of flag stations,	19

*DOINGS DURING THE YEAR.

Miles run by passenger trains, (N. & W., 8,164,)	227,150
Miles run by freight trains, (N. & W., 19,671,)	139,903
Miles run by other trains,	5,861
Total miles run, (N. & W., 27,835,)	372,914
Number of passengers carried in the cars, (N. & W., 21,161,)	411,394
Number of passengers carried one mile, (N. & W., 275,158,)	6,038,590
Number of tons of merchandise carried in the cars, (N. & W., 40,089,)	226,232
Number of tons of merchandise carried one mile, (N. & W., 521,157,)	7,227,879
Number of passengers carried one mile to and from other roads,	
Number of tons carried one mile, to and from other roads,	
Rate of speed adopted for express passenger trains including stops,	
Average rate of speed actually attained by express passenger trains, including stops and detentions,	
Rate of speed adopted for accommodation trains,	
Rate of speed actually attained by accommodation trains, including stops and detentions,	22 miles per hour.

*Including Ware River Railroad.

Average rate of speed adopted for freight trains, including stops, 9 miles per hour.
 Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile, . . .
 Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, exclusive of wooden bridges, and renewals of iron,	\$85,233.02	
Repairs of wooden bridges,		
For renewals of iron, including laying down, included in repairs of rd.		
For wages of switchmen, average per month, \$40	8,255.88	
For wages of gate-keeper, average per month,		
For wages of signal-men, average per month,		
For wages of watchmen, average per month, \$40		
Number of men employed, exclusive of those engaged in construction,		300
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam power used,)	\$1,216.69	
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, tool-houses,	4,220.31	
Total for maintenance of way, including Ware R. R. R., . .	98,925.90	
Loss and damage of goods and baggage,*		
Damages for injuries to persons,*		
Damages to property, including damages by fire,*		
Damages for cattle killed on road,*		

*Included in Gratuities and Damages.

MOTIVE POWER AND CARS.

For repairs of locomotives, . . .	\$15,700.45	
For new locomotives to cover depreciation,		
For repairs on passenger cars, . .	17,952.13	
For new passenger cars to cover depreciation,		
For repairs on merchandise cars, . .	27,028.02	
For new merchandise cars to cover depreciation,		
For repairs of gravel and other cars,	130.23	
Total for maintenance of motive power and cars, including Ware R. R.,	60,810.83	
Number of engines,		15
Number of passenger cars,		15
Number of baggage cars,		9
Number of merchandise cars,		222
Number of gravel cars, (dump coal cars,)		90

MISCELLANEOUS.

For fuel used by engines during the year, viz. :		
Wood,	} \$57,651 55	
Coal,		
For oil used by cars and engines, . .	6,135.15	
For waste and other material for cleaning,	2,171.70	
For salaries, wages, and incidental expenses, chargeable to passenger department, . .	39,391.86	
For salaries, wages, and incidental expenses, chargeable to freight department,	51,855.73	
For gratuities and damages,	4,986.02	
For taxes and insurance,	23,034.57	
Machine shop and tools,	1,150.16	

For repairs of station buildings, aqueducts, fixtures, furniture,	14,899.52	
For interest,	46,634.98	
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each company,		
For amount paid other companies for use of their roads, specifying each company, Ware R. R. R. Co., Mass.		Distributed among expenditures.
For salaries of president, treasurer, superintendent, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items,	15,475.41	
Total expenditures for working the road, including Ware R. R. R.		\$423,123.38

INCOME DURING THE YEAR.

For Passengers :

On main road including branches operated by Company, Ware R. R. R.,	\$214,013.49
To and from other roads, specifying what,	

For Freight :—

On main road and branches operated by Company, Ware R. R. R.,	268,332.65	
To and from connecting roads, U. S. mails, and Expresses, including W. R. R. R.,	18,919.42	
Rents,	8,724.85	
Total income,		509,990.41
Net earnings, after deducting expenses,		86,867.03

DIVIDENDS.

Eight per cent., total,	.	.	\$83,496.00
Surplus not divided,	.	.	
Surplus last year,	.	.	
Total surplus,	.	.	

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Roads and bridges,	.	.
Buildings,	.	.
Engines and cars,	.	.

New London, 1st Feb., 1872.

A. N. RAMSDELL, HENRY P. HAVEN, W. W. BILLINGS, WM. H. BARNES, JO. SMITH,	} Directors.
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Subscribed and sworn to at New London this 5th February, 1872.

ROB. COIT, JR.,
Justice of the Peace.

HOUSATONIC RAILROAD.

Return of the Housatonic Railroad, under the Act of 1853.

Capital Stock,	\$2,000,000.00	
Increase of Capital since last report,		
Capital paid in, per last Report, . . .	2,000,000.00	
Capital paid in since last Report, . .		
Total amount of Capital Stock paid in,	2,000,000.00	
Funded debt, per last Report,	341,000.00	
Funded debt, paid since last Report,		
Funded debt, increase of, since last Report,	50,000.00	
Total present amount of funded debt,	391,000.00	
Floating debt, per last Report,	112,933.91	
Floating debt, paid since last Report,		
Floating debt, increase of, since last		
Report,	74,459.55	
Total present amount of Floating debt,	187,393.46	
Total present amount of funded and		
floating debt,	578,393.46	
Average rate of interest, per annum,		
paid during the year,		7 per cent.

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last	
report,	
For graduation and masonry, paid dur-	
ing the past year,	
Total amount expended for graduation	
and masonry,	
For wooden bridges, per last report,	
For wooden bridges, paid during the	
past year,	

Total amount expended for wooden bridges,	
Total amount expended for iron bridges, (if any,)	
For superstructure, including iron, per last report,	
For superstructure including iron, paid during the past year,	
Total amount expended for superstructure, including iron,	
For stations, buildings, and fixtures, per last report,	
For stations, buildings, and fixtures, paid during the past year,	
Total amount expended for stations, buildings, and fixtures,	
For land, land-damages and fences, per last Report,	
For land, land-damages and fences, paid during the past year,	
Total amount expended for land, land-damages and fences,	
For locomotives, per last report,	
For locomotives, paid during the past year,	
Total amount expended for locomotives,	
For passenger and baggage-cars, per last Report,	
For passenger and baggage cars, paid during the past year,	
Total amount expended for passenger and baggage cars,	
For merchandise cars, per last report,	
For merchandise cars, paid during the past year,	
Total amount expended for merchandise cars,	
For engineering, per last report,	
For engineering, paid during the past year,	
Total amount expended for engineering,	

For agencies and other expenses, per last Report,	
For agencies and other expenses, paid during the past year,	
Total amount expended for agencies and other expenses,	
Total cost of road and equipments,	\$2,205,558.52

CHARACTERISTICS OF ROAD.

Length of road, (74 miles in Connecticut, and 50 in Massachusetts,)	124 miles.
Length of single main track,	
Length of double main track.	
Length of branches owned by the company, stating whether they have a single or double track,	
*Aggregate length of sidings, and other tracks, excepting main track and branches,	
Weight of rail, per yard, in main road,	60 pounds.
Weight of rail, per yard, in branch roads,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	
Maximum grade, with its length in branch roads,	
Total rise and fall in main road,	
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	
Shortest radius of curvature, with length of curve, in branch roads,	
Total degrees of curvature, in main road,	
Total degrees of curvature, in branch roads,	
Total length of straight line, main road,	
Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	3,568 feet.
Aggregate length of all other wooden bridges,	

Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	81
Number of railroads crossed at grade,	2
Remarks,	
Way stations for express trains,	
Way stations for accommodation trains,	30
Flag stations,	7
Whole number of way stations,	30
Whole number of flag stations,	7

DOINGS DURING THE YEAR.

Miles run by passenger trains,	160,640
Miles run by freight trains,	150,945
Miles run by other trains,	10,015
Total miles run,	321,600
Number of passengers carried in the cars,	248,784
Number of passengers carried one mile,	6,231,637
Number of tons of merchandise carried in the cars,	214,760
Number of tons of merchandise carried one mile,	14,398,750
Number of passengers carried one mile, to and from other roads,	1,726,076
Number of tons carried one mile, to and from other roads,	
Rate of speed adopted for express passenger trains, including stops,	
Average rate of speed actually attained by express passenger trains, including stops and detentions,	
Rate of speed adopted for accommodation trains,	25 miles per hour.
Rate of speed actually attained by accommodation trains, including stops and detentions,	20 " "
Average rate of speed adopted for freight trains, including stops and detentions,	9 miles per hour.
Estimated weight in tons of passenger	

cars, (not including passengers,) hauled
 one mile,
 Estimated weight in tons of merchandise
 cars, (not including freight,) hauled
 one mile,

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, (exclusive of wooden bridges,) and renewals of iron,	
Repairs of wooden bridges,	
For renewals of iron, and lay- ing down,	\$86,735.33
For wages of switchmen, average per month,	}
For wages of gate-keeper, aver- age per month,	
For wages of signal-men, average per month,	
For wages of watchmen, average per month,	
Number of men employed, exclusive of those engaged in construction,	
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam-power used,)	
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, tool-houses,	
Total for maintenance of way,	
Loss and damage of goods and baggage,	}
Damages for injuries to persons,	
Damages to property, including damages by fire,	
Damages for cattle killed on road,	
	3,477.11

MOTIVE POWER AND CARS.

For repairs of locomotives,	\$39,617.35
For new locomotives to cover depreci- ation,	

For repairs of passenger cars, . . .	\$9,550.52	
For new passenger cars to cover depreciation,		
For repairs of merchandise cars, . . .	69,639.47	
For new merchandise cars to cover depreciation,		
For repairs of gravel and other cars,		
Total for maintenance of motive power and cars,		
Number of engines,		16
Number of passenger cars,		16
Number of baggage cars,		8
Number of merchandise cars,		330
Number of gravel cars,		

MISCELLANEOUS.

List of accidents to persons: . . .		none.
List of accidents to cattle and amount paid for each:		
14 cows,	}	\$1,700.75
7 oxen,		
2 calves,		
7 horses,		
1 mule,		
For fuel used by engines during the year, viz:		
Wood,		12,811.46
Coal,		34,931.04
For oil used by cars and engines, . . .		5,499.28
For waste and other material for cleaning,		1,647.41
For salaries, wages, and incidental expenses, chargeable to passenger department,		39,948.09
For salaries, wages, and incidental expenses, chargeable to freight department,		75,873.32
For gratuities and damages,		
For taxes and insurance,		11,467.40
For ferries,		

For repairs of station buildings, aqueducts, fixtures, furniture,	\$39,718.68
For interest,	26,034.05
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each company,	
For amount paid other companies, for the use of their roads, specifying each company,*	74,093.67
For salaries of president, treasurer, superintendent, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items,	
Total expenditures for working the road,	684,697.23

INCOME DURING THE YEAR.

For Passengers:—

On main road including branches owned by Company,	\$209,191.12
To and from other roads specifying what,	

For Freight:—

On main road and branches owned by Company,	488,582.91
From other sources,	
U. S. Mails,	9,680.00
Rents,	1,224.87
Total income,	780,280.84
Net earnings, after deducting expenses,	93,899.72
Charged to road and equipment for bonds issued for permanent improvements,	100,000.00

DIVIDENDS.

Twelve per cent. total,	\$142,810.25
Surplus not divided,	65,597.58

* Stockbridge and Pittsfield road, \$31,409.00; Berkshire road, \$42,000.00; West Stockbridge, \$684.67. Total, \$74,093.67.

Surplus last year,	\$44,508.11
Total surplus,	65,597.58
Loss on steamboat stock,	30,000.00

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Road and bridges,	
Buildings,	
Engines and cars,	

DAVID LEAVITT, *President.*

FAIRFIELD COUNTY, ss. }
 BRIDGEPORT, Ct., Feb. 14, 1872. }

Then personally appeared the above-named David Leavitt, President, and affirmed that the foregoing declaration by him subscribed, is true, to the best of his knowledge and belief.

C. K. AVERILL,
Notary Public:

NAUGATUCK RAILROAD.

Return of the Naugatuck Railroad, under Act of 1853, Dec.
31st, 1871.

Capital Stock,	\$2,000,000.00
Increase of Capital since last report,	8,000.00
Capital paid in, per last report,	1,864,400.00
Capital paid in since last report,	8,000.00
Total amount of Capital Stock paid in,	1,872,400.00
Funded debt, per last Report,	120,500.00
Funded debt, paid since last Report,	8,000.00
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	112,500.00
Floating debt, per last Report,	
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	
Total present amount of floating debt,	
Total present amount of funded and float- ing debt,	112,500.00
Average rate of interest per annum, paid during the year,	7 per cent.

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, paid during the past year,	
Total amount expended for grad- uation and masonry,	
For wooden bridges, per last re- port,	
For wooden bridges, paid during the past year,	
Total amount expended for wood- en bridges,	

Total amount expended for iron
 bridges, if any,
 For superstructure, including iron,
 per last Report,
 For superstructure, including iron,
 paid during the past year, . .
 Total amount expended for super-
 structure, including iron, . .
 For stations, buildings, and fix-
 tures, per last Report,
 For stations, buildings, and fix-
 tures, paid during the past year,
 Total amount expended for sta-
 tions, buildings, and fixtures,
 For land, land-damages, and fenc-
 es, per last Report,
 For land, land-damages, and fenc-
 es, paid during the past year,
 Total amount expended for land,
 land-damages, and fences,
 For locomotives per last Report,
 For locomotives paid during the
 past year,
 Total amount expended for loco-
 motives,
 For passenger and baggage cars,
 per last Report,
 For passenger and baggage cars,
 paid during the past year,
 Total amount expended for pas-
 senger and baggage cars,
 For merchandise cars, per last
 Report,
 For merchandise cars, paid during
 the past year,
 Total amount expended for mer-
 chandise cars,
 For engineering, per last Report,
 For engineering, paid during the
 past year,

Total amount expended for engineering,	
For agencies and other expenses, per last Report,	
For agencies and other expenses, paid during the past year, .	
Total amount expended for agencies and other expenses, .	
Total cost of road and equipments,	\$2,041,451.77

CHARACTERISTICS OF ROAD.

Length of road,	57 miles.
Length of single main track,	57 miles.
Length of double main track, .	
Length of branches leased by the company, stating whether they have a single or double track,	4 $\frac{4}{10}$ miles.
Aggregate length of sidings, and other tracks, excepting main track and branches,	4 $\frac{45}{100}$ miles.
Weight of rail, per yard, in main road,	52 56 and 58 pounds.
Weight of rail, per yard, in branch road,	56 pounds.
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	60 feet for 2 $\frac{1}{2}$ miles.
Maximum grade, with its length, in branch roads,	
Total rise and fall in main road, .	810 feet.
Total rise and fall in branch roads, .	190 feet.
Shortest radius of curvature, with length of curve, in main road, . . .	
Shortest radius of curvature, with length of curve, in branch roads,	
Total degrees of curvature, in main road,	
Total degrees of curvature, in branch roads,	
Total length of straight line, in main road,	14 miles.
Total length of straight line in branches,	1,109 feet.
Aggregate length of wooden truss bridges,	
Aggregate length of all other wooden bridges,	2,200 feet.

Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	52
Number of railroads crossed at grade,	1
Remarks,	
Way stations for express trains, including branch,	
Way stations for accommodation trains,	19
Flag stations,	4
Whole number of way stations,	
Whole number of flag stations,	

DOINGS DURING THE YEAR.

Miles run by passenger trains,	83,915
Miles run by freight trains,	133,537
Miles run by other trains, and switching,	17,932
Total miles run,	235,384
Number of passengers carried in the cars,	334,121
Number of passengers carried one mile,	
Number of tons of merchandise carried in the cars,	
Number of tons of merchandise carried one mile,	
Number of passengers carried one mile to and from other roads,	
Number of tons carried one mile, to and from other roads,	183,247
Rate of speed adopted for express passenger trains including stops,	
Average rate of speed actually attained by express passenger trains, including stops and detentions,	
Rate of speed adopted for accommodation trains, 20 miles per hour.	
Rate of speed actually attained by accommodation trains, including stops and detentions,	
Average rate of speed adopted for freight trains, including stops, and detentions, 10 miles per hour.	
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile,	
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, exclusive of wooden bridges, and renewals of iron,	\$119,510.74
For repairs of bridges,	5,144.57
For renewals of iron, including lay- ing down,	
For wages of switchman, average per month,	
For wages of gate-keepers, aver- age per month,	
For wages of signal-men, average per month,	
For wages of watchmen, average per month,	
Number of men employed, ex- clusive of those engaged in construction,	
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam power used,)	
For repairs of fences, gates, houses for signal-men, gate- keepers, switchmen, tool houses,	
Total for maintenance of way,	124,655.31
Loss and damage to goods and baggage,	
Damages for injuries to persons,	
Damages to property, including damages by fire,	
Damages for cattle killed on road,	

MOTIVE POWER AND CARS.

For repairs of locomotives,	\$21,828.12
For new locomotives to cover de- preciation,	
For repairs on passenger cars, . .	12,393.48
For new passenger cars to cover depreciation,	

For repairs on merchandise cars,	\$19,762.39	
For new merchandise cars to cover depreciation,		
For repairs of gravel and other cars,		
Total for maintenance of motive power and cars,	\$53,982.99	
Number of engines,		11
Number of passenger cars,		12
Number of baggage cars,		4
Number of merchandise cars,		261
Number of gravel cars,		

MISCELLANEOUS.

Accidents to cattle, killed—	
3 cows, 2 oxen, 1 horse,	
For fuel used by engines during the year, viz. :	
Wood,	\$1,968.74
Coal,	28,701.48
For oil used by cars and engines,	2,611.26
For waste and other material for cleaning,	1,992.93
For salaries, wages, and incidental expenses, chargeable to passenger department,	23,660.67
For salaries, wages, and incidental expenses, chargeable to freight department,	76,680.41
For gratuities and damages,	3,457.04
For taxes and insurance,	30,640.13
For ferries,	
For repairs of station buildings, aqueducts, fixtures, furniture,	5,815.40
For interest,	7,945.00
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each company,	
For amount paid other companies for the use of their roads, specifying each company,	

For salaries of president, treasurer, superintendent, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items,

\$59,669 29

Total Miscellaneous, 243,144.35

Total expenditures for working the road, 421,783.65

List of accidents to operatives and employees on the road, and the amount of damage, if any, paid to each case, naming each individual thus injured. . . .

INCOME DURING THE YEAR.

For Passengers :

On main road including branches owned by Company, . . . \$209,653.90

To and from other roads, specifying what,

For Freight :—

On main road and branches owned by Company, . . . 393,640.26

To and from connecting roads,

U. S. mails, 4,740.97

Rents, and other sources, . . 16,726.23

Total income, \$624,761.86

Net earnings, after deducting expenses, 202,978.21

DIVIDENDS.

Five per cent., total, . . . \$93,420.00

Surplus not divided, . . . \$109,558.21

Surplus last year, . . . 176,731.85

Total surplus, 286,290.06

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ :

Roads and bridges, . . .

Buildings,

Engines and cars,

E. F. BISHOP, *President.*

FAIRFIELD Co., ss., Bridgeport, February 12, 1872.

Personally appeared E. F. Bishop, President of the Naugatuck R. R. Co., and made oath that the foregoing return by him subscribed is true, according to his best knowledge and belief. Before me,

H. NICHOLS,

Notary Public.

NEW YORK, PROVIDENCE, AND BOSTON RAILROAD.

*Return of the New York, Providence, and Boston Railroad,
under the Act of 1853, January 1st, 1871, to January 1st,
1872, in conformity to Annual Report of August 31st, 1871:*

Capital Stock,	\$2,000,000.00
Increase of Capital since last report,	
Capital paid in, per last Report, . . .	1,887,348.00
Capital paid in since last Report, . .	
Total amount of Capital Stock paid in,	
Funded debt, per last Report,	1,025,000.00
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	74,000.00
Total present amount of funded debt,	1,099,000.00
Floating debt, per last Report, . . .	
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	
Total present amount of Floating debt,	
Total present amount of funded and floating debt,	
Average rate of interest, per annum, paid during the year,	

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last report,	
For graduation and masonry, paid dur- ing the past year,	
Total amount expended for graduation and masonry,	
For wooden bridges, per last report,	

For wooden bridges, paid during the past year,	
Total amount expended for wooden bridges,	
Total amount expended for iron bridges, (if any,)	
For superstructure, including iron, per last report,	
For superstructure including iron, paid during the past year,	
Total amount expended for superstruc- ture, including iron,	
For stations, buildings, and fixtures, per last report,	
For stations, buildings, and fixtures, paid during the past year,	
Total amount expended for stations, buildings, and fixtures,	
For land, land-damages and fences, per last Report,	
For land, land-damages and fences, paid during the past year,	
Total amount expended for land, land- damages and fences,	
For locomotives, per last report,	
For locomotives, paid during the past year,	
Total amount expended for locomotives,	
For passenger and baggage-cars, per last Report,	
For passenger and baggage cars, paid during the past year,	
For merchandise cars, per last report,	
For merchandise cars, paid during the past year,	
Total amount expended for new cars,	
For engineering, per last report,	
For engineering, paid during the past year,	
Total amount expended for engineering,	

For agencies and other expenses, per
last Report,
For agencies and other expenses, paid
during the past year,
Total amount expended for agencies
and other expenses,
Total cost of road and equipments, .

CHARACTERISTICS OF THE ROAD.

Length of road,	62 miles in all, 17 in Con- [necticut.
Length of single main track,	
Length of double main track,	
Length of branches owned by the com- pany, stating whether they have a single or double track,	
Aggregate length of sidings, and other tracks, excepting main track and branches,	about 6 miles.
Weight of rail, per yard, in main road,	56 to 60 pounds.
Weight of rail, per yard, in branch roads,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	38 feet.
Maximum grade, with its length in branch roads,	
Total rise and fall in main road,	156 $\frac{43}{100}$ feet.
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	1,000 feet.
Shortest radius of curvature, with length of curve, in branch roads,	
Total degree of curvature, in main road,	
Total degree of curvature, in branch roads,	
Total length of straight line, main road,	
Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	2,007 feet.
Aggregate length of all other wooden bridges,	1,916 feet.

Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	
Number of railroads crossed at grade,	
Remarks,	
Way stations for express trains,	5
Way stations for accommodation trains,	17
Flag stations,	3
Whole number of way stations,	20
Whole number of flag stations,	3

DOINGS DURING THE YEAR.

Miles run by passenger trains,	
Miles run by freight trains,	
Miles run by other trains,	
Total miles run,	381,634
Number of passengers carried in the cars,	545,619
Number of passengers carried one mile,	
Number of tons of merchandise carried in the cars,	
Number of tons of merchandise carried one mile,	210,077
Number of passengers carried one mile, to and from other roads,	
Number of tons carried one mile, to and from other roads,	
Rate of speed adopted for express passenger trains, including stops,	30 miles per hour.
Average rate of speed actually attained by express passenger trains, including stops and detentions,	
Rate of speed adopted for accommodation trains,	25 miles per hour.
Rate of speed actually attained by accommodation trains, including stops and detentions,	
Average rate of speed adopted for freight trains, including stops and detentions,	15 miles per hour.
Estimated weight in tons of passenger	

cars, (not including passengers,) hauled
 one mile,
 Estimated weight in tons of merchandise
 cars, (not including freight,) hauled
 one mile,

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, and renewals of iron,	\$86,600.53
Repairs of wooden bridges,	10,113.83
For renewals of iron, and lay- ing down,	
For wages of switchmen, average per month,	
For wages of gate-keeper, average per month,	
For wages of signal-men, average per month,	
For wages of watchmen, average per month,	
Number of men employed, exclusive of those engaged in construction,	
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam-power used,)	
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, tool-houses,	
Total for maintenance,	96,714.36
Loss and damage of goods and baggage, Damages for injuries to persons,	
Damages to property, including damages by fire,	19,676.18
Damages for cattle killed on road,	

481

MOTIVE POWER AND CARS.

For repairs of locomotives,	\$26,498.83
For new locomotives,	22,000.00

For repairs on cars,	\$35,025.09	
For new passenger cars to cover depreciation,		
For repairs of merchandise cars,		
For new cars,	31,271.52	
For repairs of gravel and other cars,		
Total for maintenance of motive power and cars,	114,744.94	
Number of engines,		19
Number of passenger cars,		17
Number of baggage cars,		7
Number of merchandise cars,		169
Number of gravel cars,		12
Also $\frac{64}{232}$ of 6 pass. cars; also $\frac{64}{108}$ of 1 pass. car; also $\frac{50}{4}$ of 4 pass. cars; also $\frac{64}{232}$ of 4 baggage cars, and $\frac{64}{158}$ of 2 baggage cars,		

MISCELLANEOUS.

For fuel used by engines during the year, mostly coal, viz:	36,062.43	
Wood,		
Coal,		
For oil,	6,882.64	
For waste and other material used for cleaning,	1,922.72	
For salaries, wages, and incidental expenses, chargeable to passenger department,	114,174.48	}
For salaries, wages, and incidental expenses, chargeable to freight department,		
For gratuities and damages,		
For taxes and insurance,	24,760.16	
For ferries,	16,890.94	
For repairs of station buildings, aqueducts, fixtures, furniture,	10,605.85	
For interest,	67,195.13	
For amount paid other companies, in tolls for passengers and freight carried		

on their roads, specifying each company,	
For amount paid other companies, for the use of their roads, specifying each company,	
For salaries, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items,	\$27,509.82
Total expenditures for working the road,	450,268.34
List of accidents to operatives and employees on the road, and the amount of damage, if any, paid to each case, naming each individual thus injured,	

INCOME DURING THE YEAR.

For Passengers:—

On main road including branches owned by Company,	} Total, \$384,016.81
To and from other roads specifying what,	

For Freight:—

On main road and branches owned by Company,	} Total, 298,394.49
To and from connecting roads,	
U. S. Mails,	7,968.78
Rents,	4,094.24
Total income,	820,746.14
Net earnings, after deducting expenses,	392,487.80

DIVIDENDS.

Two dividends, 4 per cent. total,	\$150,992.00
Surplus not divided,	
Surplus last year,	
Total surplus,	

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Road and bridges, . . .	} nil.
Buildings,	
Engines and cars, . . .	

D. S. BABCOCK, *Vice President,*

Subscribed and sworn to before me this 25th day of January,
A. D. 1872.

EDWIN F. COREY, JR.

Commissioner for the State of Connecticut in New York.

NEW HAVEN AND NORTHAMPTON RAILROAD.

*Return of the New Haven and Northampton Railroad, under
the Act of 1853, for one year, ending Sept. 30th, 1871.*

Capital Stock,	\$2,100,000.00
Increase of Capital since last report,	300,000.00
Capital paid in, per last report,	1,800,000.00
Capital paid in since last report,	300,000.00
Total amount of Capital Stock paid in,	2,100,000.00
Funded debt, per last Report,	1,400,000.00
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	1,400,000.00
Floating debt, per last Report,	186,204.88
Floating debt, paid since last Report,	131,204.88
Floating debt, increase of, since last Report,	
Total present amount of floating debt,	55,000.00
Total present amount of funded and float- ing debt,	1,455,000.00
Average rate of interest per annum, paid during the year, 7 per ct. on 1,000,000.00, 6 per ct. on 400,000.00	

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last Report.	
For graduation and masonry, during the past year,	
Total amount expended for grad- uation and masonry,	\$726,892.17
For wooden bridges, per last re- port,	
For wooden bridges, paid during the past year,	
Total amount expended for wood- en bridges,	72,506.02

Total amount expended for iron bridges, if any,	
For superstructure, including iron, per last Report,	
For superstructure, including iron, paid during the past year, .	
Total amount expended for superstructure, including iron, .	\$676,741.52
For stations, buildings, and fixtures, per last Report, .	
For stations, buildings, and fixtures, paid during the past year, .	
Total amount expended for stations, buildings, and fixtures, .	63,485.37
For land, land-damages, and fences, per last Report,	
For land, land-damages, and fences, paid during the past year, .	
Total amount expended for land, land-damages, and fences, .	331,286.13
For locomotives per last Report, .	202,568.93
For locomotives paid during the past year,	
Total amount expended for locomotives,	202,568.93
For passenger and baggage cars, per last Report,	69,382.72
For passenger and baggage cars, paid during the past year, .	
Total amount expended for passenger and baggage cars, .	69,382.72
For merchandise cars, per last Report,	211,163.43
For merchandise cars, paid during the past year,	21,059.48
Total amount expended for merchandise cars,	232,222.91
For engineering, per last Report, .	
For engineering, paid during the past year,	

Total amount expended for engineering,	\$79,818.68
For agencies and other expenses, per last Report, . . .	
For agencies and other expenses, paid during the past year, .	
Total amount expended for agencies and other expenses, .	
Discount on bonds and interest on coupons,	209,773.29
Machine shops, machinery, &c.,	257,836.66
Wharf fixtures, at New Haven,	109,243.72
Cost of purchase of Hampshire & Hamden R. R.,	492,311.02
Cost of purchase of Farmington Valley R. R.,	44,620.08
Total cost of road and equipments,	<hr/> \$3,568,690.07

CHARACTERISTICS OF ROAD.

Length of road,	99 $\frac{1}{100}$ miles.
Length of single main track, .	99 $\frac{1}{100}$ miles.
Length of double main track, .	
Length of branches owned by the company, stating whether they have a single or double track,	15 $\frac{13}{100}$ miles, single track.
Aggregate length of sidings, and other tracks, excepting main track and branches,	
Weight of rail, per yard, in main road,	60 and 56 pounds.
Weight of rail, per yard, in branch road, (specify the different weights per yd.,)	54 and 58 pounds.
Maximum grade, with its length, in main road,	
Maximum grade, with its length, in branch roads,	
Total rise and fall in main road, .	
Total rise and fall in branch roads, .	
Shortest radius of curvature, with length of curve, in main road, . .	

Shortest radius of curvature, with length of curve, in branch roads,	
Total degrees of curvature, in main road,	
Total degrees of curvature, in branch roads,	
Total length of straight line, in main road,	
Total length of straight line in branches,*	
Aggregate length of wooden truss bridges,	
Aggregate length of all other wooden bridges,	
Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	82 in Conn., and 48 in [Mass.—130
Number of railroads crossed at grade,	2, B. & A. at Westfield, and [H., P. & F., at Plainville.
Remarks,	
Way stations for express trains,	18
Way stations for accommodation trains,	24
Flag stations,	6
Whole number of way stations,	24
Whole number of flag stations,	6

DOINGS DURING THE YEAR.

Miles run by passenger trains,	198,755
Miles run by freight trains,	141,513
Miles run by other trains,	
Total miles run,	340,268
Number of passengers carried in the cars,	355,023
Number of passengers carried one mile,	5,225,344
Number of tons of merchandise carried in the cars,	199,582
Number of tons of merchandise carried one mile,	7,792,939
Number of passengers carried one mile to and from other roads,	1,524,721
Number of tons carried one mile, to and from other roads,	3,340,762

* Original survey is not in possession of this Company, therefore these questions cannot be answered.

Rate of speed adopted for express passenger trains including stops,	
Average rate of speed actually attained by express passenger trains, including stops and detentions,	} 25 miles.
Rate of speed adopted for accommodation trains,	
Rate of speed actually attained by accommodation trains, including stops and detentions,	
Average rate of speed adopted for freight trains, including stops, and detentions,	} 10 miles.
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile,	
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, exclusive of wooden bridges, and renewals of iron, \$135,338.30	
Repairs of wooden bridges, 2,737.26	
For renewals of iron, including laying down,	
For wages of switchmen, average per month,	}
For wages of gate-keeper, average per month,	
For wages of signal-men, average per month,	
For wages of watchmen, average per month,	
Number of men employed, exclusive of those engaged in construction,	375
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam power used,)	\$1,304.96
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, tool-houses, wharf, &c.,	3,883.90
Total for maintenance of way,	143,264.42

Loss and damage to goods and baggage,	} See gratuities.
Damages for injuries to persons,	
Damages to property, including damages by fire,	
Damages for cattle killed on road,	

MOTIVE POWER AND CARS.

For repairs of locomotives,	\$12,804.40	
For new locomotives to cover depreciation,		
For repairs of passenger cars,	17,273.54	
For new passenger cars to cover depreciation,		
For repairs of gravel and other cars,	2,422.62	
For new merchandise cars to cover depreciation,		
Total for maintenance of motive power and cars,	32,500.56	
Number of engines,		16
Number of passenger cars,		15
Number of baggage cars,		5
Number of merchandise cars,		180
Number of gravel cars,		40

MISCELLANEOUS.

For fuel used by engines during the year, viz. :		
Wood,	\$4,427.14	} \$38,619.23
Coal,	34,192.09	
For oil used by cars and engines,		} 8,404.57
For waste and other material for cleaning,		
For salaries, wages, and incidental expenses, chargeable to passenger department,		} 119,996.17
For salaries, wages, and incidental expenses, chargeable to freight department,		

For gratuities and damages,	3,703.45	
For taxes and insurance, . . .	22,247.81	
For ferries,		
For repairs of station buildings, aqueducts, fixtures, furniture,	14,728.01	
For interest,	104,334.64	
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each company,		
For amount paid other companies for the use of their roads, specifying each company,		
For salaries of president, treasurer, superintendent, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items,	12,229 64	
Total Miscellaneous,	324,263.52	
Total expenditures for working the road,		\$500,028.50

INCOME DURING THE YEAR.

For Passengers:

On main road including branches owned by Company,	\$178,750.55
To and from other roads, specifying what,	

For Freight:—

On main road and branches owned by Company,	334,815.98	
To and from connecting roads, U. S. mails,	7,516.82	
Rents, express, wharf, &c., . . .	25,125.68	
Total income,		\$546,209.03
Net earnings, after deducting ex- penses,		46,180.53

DIVIDENDS.

per cent., total, charged construction account, . . .	\$43,966.38
Surplus not divided, . . .	2,214.15
Surplus last year, . . .	69,312.46
Total surplus, materials on hand for repair and operating the road,	71,526.61

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Roads and bridges, . . .	.
Buildings, . . . . .	.
Engines and cars, . . . . .	.

CHAS. N. YEAMANS,
Vice President and Superintendent.

NEW HAVEN, March 28th, 1872.

Personally, Charles N. Yeamans, and made oath that the above statement was true, to the best of his knowledge and belief.

GEO. A. BUTLER,

Notary Public.

SHORE LINE RAILWAY.

*Return of the Shore Line Railway, under the Act of 1853,
for eleven months to October 1st, 1871.*

Capital Stock,	\$1,000,000.00
Increase of Capital since last report,	
Capital paid in, per last Report,	
Capital paid in since last Report,	
Total amount of Capital Stock paid in,	
Funded debt, per last Report,	
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	200,000.00
Floating debt, per last Report,	
Floating debt, paid since last Report,	
Floating debt, increase of, since last	
Report,	
Total present amount of Floating debt,	
Total present amount of funded debt,	200,000.00
Average rate of interest, per annum,	
paid during the year,	

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last	
report,	
For graduation and masonry, paid dur-	
ing the past year,	
Total amount expended for graduation	
and masonry,	
For wooden bridges, per last report,	

For wooden bridges, paid during the
 past year,
 Total amount expended for wooden
 bridges,
 Total amount expended for iron bridges,
 (if any,)
 For superstructure, including iron, per
 last report,
 For superstructure including iron, paid
 during the past year,
 Total amount expended for superstruc-
 ture, including iron,
 For stations, buildings, and fixtures, per
 last report,
 For stations, buildings, and fixtures, paid
 during the past year,
 Total amount expended for stations,
 buildings, and fixtures,
 For land, land-damages and fences, per
 last Report,
 For land, land-damages and fences, paid
 during the past year,
 Total amount expended for land, land-
 damages and fences,
 For locomotives, per last report,
 For locomotives, paid during the past
 year,
 Total amount expended for locomotives,
 For passenger and baggage-cars, per
 last Report,
 For passenger and baggage cars, paid
 during the past year,
 Total amount expended for passenger
 and baggage cars,
 For merchandise cars, per last report,
 For merchandise cars, paid during the
 past year,
 Total amount expended for merchandise
 cars,
 For engineering, per last report,

For engineering, paid during the past
 year,
 Total amount expended for engineering,
 For agencies and other expenses, per
 last Report,
 For agencies and other expenses, paid
 during the past year,
 Total amount expended for agencies
 and other expenses,
 Total cost of road and equipments, .

CHARACTERISTICS OF ROAD.

Length of road,	50 miles.
Length of single main track,	
Length of double main track,	
Length of branches owned by the com- pany, stating whether they have a single or double track,	
Aggregate length of sidings, and other tracks, excepting main track and branches,	
Weight of rail, per yard, in main road,	
Weight of rail, per yard, in branch roads,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	
Maximum grade, with its length in branch roads,	
Total rise and fall in main road,	
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	
Shortest radius of curvature, with length of curve, in branch roads,	
Total degrees of curvature, in main road,	
Total degrees of curvature, in branch roads,	
Total length of straight line, in main road,	
Total length of straight line in branches,	

Aggregate length of wooden truss bridges,
Aggregate length of all other wooden bridges,
Aggregate length of iron bridges,
Whole length of road unfinished on both sides,
Number of public ways crossed at grade,
Number of railroads crossed at grade,
Remarks,
Way stations for express trains,
Way stations for accommodation trains,
Flag stations,
Whole number of way stations,
Whole number of flag stations,

DOINGS DURING ELEVEN MONTHS.

Miles run by passenger trains,	178,474
Miles run by freight trains,	23,150
Miles run by other trains,	
Total miles run,	201,624
Number of passengers carried in the cars,	272,025
Number of passengers carried one mile,	6,623,459
Number of tons of merchandise carried in the cars,	15,570
Number of tons of merchandise carried one mile,	574,740
Number of passengers carried one mile, to and from other roads,	
Number of tons carried one mile, to and from other roads,	
Rate of speed adopted for express passenger trains, including stops,	35 miles per hour.
Average rate of speed actually attained by express passenger trains, including stops and detentions,	30 miles per hour.
Rate of speed adopted for accommodation trains,	28 miles per hour.
Rate of speed actually attained by accommodation trains, including stops and detentions,	25 miles per hour.

Average rate of speed adopted for freight trains, including stops and detentions,	15 miles per hour.
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile,	
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, (exclusive of wooden bridges, and renewals of iron,)	\$36,576.30	
For repairs of wooden bridges,	20,586.39	
For renewals of iron, including laying down,	18,581.99	
For wages of switchman, average per month, \$40		} Total, 1,200.49
For wages of gate-keepers, average per month,		
For wages of signal-men, average per month,		
For wages of watchmen, average per month, \$45		
Number of men employed, exclusive of those engaged in construction,		
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam-power used,)		
For repairs of fences and all buildings,		
Total for maintenance of way,	76,945.17	
Loss and damage to goods and baggage, \$83.96		} 103.96 Included below.
Damages for injuries to persons,		
Damages to property, including damages by fire,		
Damages for cattle killed on road, \$20.00		
Repairs of buildings,		

MOTIVE POWER AND CARS.

For repairs of locomotives, . . .	\$15,602.91	
For new locomotives to cover depreciation,		
For repairs of passenger cars, . . .	8,727.39	
For new passenger cars to cover depreciation,		
For repairs of merchandise cars, . .	4,154.51	
For new merchandise cars to cover depreciation,		
For repairs of gravel and other cars,		
Total for maintenance of motive power and cars,	28,484.81	
Number of engines,		10
Number of passenger cars,		14
Number of baggage cars,		7
Number of merchandise cars,		41
Number of gravel cars,		
(Balance of equipment required furnished by the lessees.)		

MISCELLANEOUS.

List of accidents to cattle and amount paid for each:	
1 cow killed,	\$20.00
For fuel used by engines during the year, viz:	
Wood,	3,095.69
Coal,	23,830.09
For oil used by cars and engines, . .	2,306.08
For waste and other material used for cleaning,	903.44
For salaries, wages, and incidental expenses, chargeable to passenger department,	35,315.90
For salaries, wages, and incidental expenses, chargeable to freight department,	11,771.96
For gratuities and damage,	103.96

For taxes and insurance,	\$6,494.88
For ferries, and repairs of ferry boats,	902.02
For interest,	
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each com- pany,	
For amount paid other companies, for the use of their roads, specifying each company,	
For legal expenses, office expenses and all other expenses not included in any of the foregoing items,	
Total expenditures for working the road, including repairs and renewals,	190,154.00
List of accidents to operatives and em- ployees on the road, and the amount of damage, if any, paid to each case, naming each individual thus injured,	

INCOME DURING ELEVEN MONTHS.

For Passengers :—

On main road including branches owned by Company,	\$236,201.84
To and from other roads specifying what,	

For Freight :—

On main road and branches owned by Company,	63,925.72
U. S. Mails, Express, &c.,	20,644.73
Total income,	820,772.29
Net earnings, after deducting expenses,	130,618.29

DIVIDENDS.

Total,	
Surplus not divided,	
Surplus last year,	
Total surplus,	

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Road and bridges,	.	.	.	.
Buildings,	.	.	.	.
Engines and cars,	.	.	.	.

EDWARD S. SCRANTON, *Treasurer.*

CITY AND COUNTY OF NEW HAVEN, }
 STATE OF CONNECTICUT, ss. }

Personally appeared, Edward S. Scranton, Treasurer of Shore Line Railway, and made oath, in due form of law, that the above report is true, according to his best knowledge and belief, this 12th day of January, A. D. 1872. Before me,

WM. T. BARTLETT,

Notary Public.

ROCKVILLE RAILROAD.

Return of the Rockville Railroad, under the Act of 1853.

Capital Stock,	\$100,000.00	
Increase of Capital since last report,		
Capital paid in, per last report, . . .	97,750.00	
Capital paid in since last report, . . .		
Total amount of Capital Stock paid in,	97,750.00	
Funded debt, per last Report,	39,400.00	
Funded debt, paid since last Report,		
Funded debt, increase of, since last Report,		
Total present amount of funded debt,	39,400.00	
Floating debt, per last Report,		
Floating debt, paid since last Report,		
Floating debt, increase of, since last Report,		
Total present amount of floating debt,		
Total present amount of funded and float- ing debt,	39,400.00	
Average rate of interest per annum, paid during the year,		7½ per cent.

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last Report,	\$71,887.31
For graduation and masonry, during the past year,	
Total amount expended for grad- uation and masonry,	
For wooden bridges, per last re- port,	
For wooden bridges, paid during the past year,	
Total amount expended for wood- en bridges,	

Total amount expended for iron bridges, if any,	
For superstructure, including iron, per last Report,	
For superstructure, including iron, paid during the past year, .	
Total amount expended for superstructure, including iron, .	\$31,358.40
For stations, buildings, and fixtures, per last Report, . .	
For stations, buildings, and fixtures, paid during the past year,	
Total amount expended for stations, buildings, and fixtures,	7,858.81
For land, land-damages, and fences, per last Report, . . .	
For land, land-damages, and fences, paid during the past year,	
Total amount expended for land, land-damages, and fences,	31,895.58
For locomotives per last Report,	
For locomotives paid during the past year,	
Total amount expended for locomotives,	22,500.00
For passenger and baggage cars, per last Report,	
For passenger and baggage cars, paid during the past year,	
Total amount expended for passenger and baggage cars,	6,357.99
For merchandise cars, per last Report,	
For merchandise cars, paid during the past year,	
Total amount expended for merchandise cars,	
For engineering, per last Report,	
For engineering, paid during the past year,	

Total amount expended for engineering,	
For agencies and other expenses, per last Report,	
For agencies and other expenses, paid during the past year, .	
Total amount expended for agencies and other expenses, .	
Total cost of road and equipments,	\$171,857.99

CHARACTERISTICS OF ROAD.

Length of road,	4 $\frac{8}{10}$ miles.
Length of single main track,	
Length of double main track,	
Length of branches owned by the company, stating whether they have a single or double track,	
Aggregate length of sidings, and other tracks, excepting main track and branches,	$\frac{3}{4}$ mile.
Weight of rail, per yard, in main road,	52 pounds.
Weight of rail, per yard, in branch road,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	62 feet.
Maximum grade, with its length, in branch roads,	
Total rise and fall in main road,	217 feet.
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	716 radius, and 1,050 ft. long.
Shortest radius of curvature, with length of curve, in branch roads,	
Total degrees of curvature, in main road,	
Total degrees of curvature, in branch roads,	
Total length of straight line, in main road,	3 $\frac{3}{10}$ miles.
Total length of straight line in branches,	
Aggregate length of wooden and truss bridges,	

Aggregate length of all other wooden bridges,	
Aggregate length of iron bridges, .	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	6
Number of railroads crossed at grade,	
Remarks,	
Way stations for express trains,	1
Way stations for accommodation trains,	2
Flag stations,	2
Whole number of way stations,	2
Whole number of flag stations, . . .	1

DOINGS DURING THE YEAR.

[This road is leased to the Hartford, Providence, and Fishkill
Railroad Company, and operated by that company.]

January 1st, 1872.

A. PARK HAMMOND,

Secretary.

DANBURY AND NORWALK RAILROAD.

Return of the Danbury and Norwalk Railroad, under Act of 1853.

Capital Stock,	\$600,000.00	
Increase of Capital since last report,	200,000.00	
Capital paid in, per last Report, . .	400,000.00	
Capital paid in since last Report, . .		
Total amount of Capital Stock paid in,		
Funded debt, per last Report,	300,000.00	
Funded debt, paid since last Report,		
Funded debt, increase of, since last Report,	4,000.00	
Total present amount of funded debt,	304,000.00	
Floating debt, per last Report,	None.	
Floating debt, paid since last Report,		
Floating debt, increase of, since last Report,	36,390.00	
Total present amount of Floating debt,	36,390.00	
Total present amount of funded and floating debt,	340,390.00	
Average rate of interest, per annum, paid during the year,		7 per cent.

COST OF ROAD AND EQUIPMENT.

For construction account,	\$700,569.23
For equipment account,	137,783.23
Shepaug extension account,	51,882.29
For wooden bridges, per last report,	
For wooden bridges, paid during the past year,	

Total amount expended for wooden bridges,	
Total amount expended for iron bridges, (if any,)	
For superstructure, including iron, per last report,	
For superstructure including iron, paid during the past year,	
Total amount expended for superstructure, including iron,	
For stations, buildings, and fixtures, per last report,	
For stations, buildings, and fixtures, paid during the past year,	
Total amount expended for stations, buildings, and fixtures,	
For land, land-damages and fences, per last Report,	
For land, land-damages and fences, paid during the past year,	
Total amount expended for land, land-damages and fences,	
For locomotives and cars, per last report,	
For locomotives and cars, paid during the past year,	
Total amount expended for locomotives and cars,	
For passenger and baggage cars, per last Report,	
For passenger and baggage cars, paid during the past year,	
Total amount expended for passenger and baggage cars,	
For merchandise cars, per last report,	
For merchandise cars, paid during the past year,	
Total amount expended for merchandise cars,	
For engineering, per last report,	
For engineering, paid during the past year,	

Total amount expended for engineering,	
For agencies and other expenses, per	
last Report,	
For agencies and other expenses, paid	
during the past year,	
Total amount expended for agencies	
and other expenses,	
Total cost of road and equipments, .	\$890,234.75

CHARACTERISTICS OF THE ROAD.

Length of road,	} 23 $\frac{8}{10}$ miles.
Length of single main track,	
Length of double main track,	
Length of branches owned by the com- pany, stating whether they have a single or double track,	4 miles, single track.
Aggregate length of sidings, and other tracks, excepting main track and branches,	about 4 miles.
Weight of rail, per yard, in main road,	57 pounds.
Weight of rail, per yard, in branch roads,	53 pounds.
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	65 ft. per mile for 4,295 ft.
Maximum grade, with its length in branch roads,	121 ft. per mile for 7,100 ft.
Total rise and fall in main road,	695 feet.
Total rise and fall in branch roads,	345 feet.
Shortest radius of curvature, with length of curve, in main road,	573 ft. radius for 435 ft.
Shortest radius of curvature, with length of curve, in branch roads,	573 ft. radius for 2,350 ft.
Total degree of curvature, in main road,	1,561°
Total degree of curvature, in branch roads,	694°
Total length of straight line, in main road,	17 $\frac{8.5}{100}$ miles.
Total length of straight line in branches,	2 $\frac{1.5}{100}$ miles.
Aggregate length of wooden truss bridges,	839 feet.

Aggregate length of all other wooden bridges,	134 feet.
Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	54
Number of railroads crossed at grade,	
Remarks,	
Way stations for express trains,	
Way stations for accommodation trains,	9
Flag stations,	3
Whole number of way stations,	9
Whole number of flag stations,	3

DOINGS DURING THE YEAR.

Miles run by passenger trains,	60,800
Miles run by freight trains,	22,000
Miles run by other trains,	7,000
Total miles run,	89,800
Number of passengers carried in the cars,	129,629
Number of passengers carried one mile,	1,555,548
Number of tons of merchandise carried in the cars,	45,218
Number of tons of merchandise carried one mile,	768,706
Number of passengers carried one mile to and from other roads,	223,116
Number of tons carried one mile, to and from other roads,	246,959
Rate of speed adopted for express passenger trains including stops,	25 miles per hour.
Average rate of speed actually attained by express passenger trains, including stops and detentions,	25 miles per [hour.
Rate of speed adopted for accommodation trains,	
Rate of speed actually attained by accommodation trains, including stops and detentions,	20 miles per hour.
Average rate of speed adopted for freight trains, including stops, and detentions,	12 miles per hour.
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile,	
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, including renewals of iron,	\$25,134.96	
Repairs of wooden bridges,	1,128.52	
For renewals of iron, including laying down,		
For wages of switchman, average per month,	\$50	
For wages of gate-keeper, average per month,		
For wages of signal-men, average per month,		
For wages of watchmen, average per month,	\$50	
Number of men employed, exclusive of those engaged in construction,		about 60
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam power used,)		
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, tool-houses,		\$1,039.24
Total for maintenance,		
Loss and damage to goods and baggage,	792.87	
Damages for injuries to persons,		
Damages to property, including damages by fire,		
Damages for cattle killed on road,		

MOTIVE POWER AND CARS.

For repairs of locomotives,	7,365.93
For new locomotives to cover depreciation,	

For repairs on passenger cars,	}	\$8,410.24
For new passenger cars to cover depreciation,		
For repairs of merchandise cars,		
For new merchandise cars to cover depreciation,		
For repairs of gravel and other cars,		
Total for maintenance of motive power and cars,		
Number of engines,		6
Number of passenger cars,		6
Number of baggage cars,		2
Number of merchandise cars,		62
Number of gravel cars,		

MISCELLANEOUS.

List of accidents to persons:—	Reported to Commissioners.
List of accidents to cattle and the amount paid for each,	
For fuel used by engines during the year, viz. :	
Coal and wood,	\$10,988.74
For oil used by cars and engines,	
For waste and other material for cleaning,	
For salaries, wages, and incidental expenses, chargeable to passenger department,	} 31,657.63
For salaries, wages, and incidental expenses, chargeable to freight department,	
For gratuities and damages,	
For taxes and insurance,	
For ferries,	
For repairs of station buildings, aqueducts, fixtures, furniture,	2,269.29
For interest,	
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each company,	

For amount paid other companies for the use of their roads, speci- fying each company, . . .		
For all other expenses not in- cluded in any of the foregoing items,	\$3,402.80	
Total expenditures for working the road,		<hr/> \$92,190.22
List of accidents to operatives and employees on the road, and the amount of damage, if any, paid to each case, naming each indi- vidual thus injured, . . .		

INCOME DURING THE YEAR.

For Passengers:

On main road including branches owned by Company, . . .	\$74,917.29
To and from other roads, specify- ing what,	

For Freight:—

On main road and branches owned by Company, . . .	94,652.73	
To and from connecting roads, United States Mails and Express,	5,700.00	
Rents,	1,551.75	
Total income,		<hr/> \$176,821.77
Net earnings, after deducting ex- penses,		<hr/> \$84,631.55

DIVIDENDS.

Nine per cent., total, . . .	
Surplus not divided, . . .	
Surplus last year,	
Total surplus,	

EDWIN LOCKWOOD,

President.

FAIRFIELD COUNTY, SS. }
NORWALK, Jan. 29th, 1872. }

Then and there, personally appeared, Edwin Lockwood, President of the Danbury and Norwalk Railroad Company, and made oath to the truth of the foregoing statement, by him subscribed, according to his best knowledge and belief. Before me,

ASA B. WOODWARD,

Justice of the Peace.

NEW CANAAN RAILROAD.

*Return of the New Canaan Railroad, under the Act of 1853,
for the year ending Dec. 31st, 1871.*

Capital Stock, by charter,	\$200,000.00	
Increase of Capital since last report, amount subscribed,		
Capital paid in, per last report,		
Capital paid in since last report,	175.00	
Total amount of Capital Stock paid in,	164,080.08	
Funded debt, per last Report,	75,756.27	
Funded debt, paid since last Report,		
Funded debt, increase of, since last Report,	11,030.00	
Total present amount of funded debt,	86,786.27	
Floating debt, per last Report,	5,689.46	
Floating debt, paid since last Report,		
Floating debt, increase of, since last Report,		
Total present amount of floating debt,	3,847.21	
Total present amount of funded and float- ing debt,	90,633.48	
Average rate of interest per annum, paid during the year,		7 per cent.

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last Report,	\$124,402.62
For graduation and masonry, paid during the past year,	847.07
Total amount expended for grad- uation and masonry,	125,249.69
For wooden bridges, per last re- port,	

For wooden bridges, paid during the past year,	
Total amount expended for wooden bridges,	
Total amount expended for iron bridges, (if any,)	
For superstructure, including iron, per last Report,	
For superstructure, including iron, paid during the past year, .	
Total amount expended for superstructure, including iron, and ties,	\$66,745.19
For stations, buildings, and fixtures, per last Report, . . .	7,168.07
For stations, buildings, and fixtures, paid during the past year, .	67.59
Total amount expended for stations, buildings, and fixtures, .	7,235.66
For land, land-damages, and fences, per last Report,	21,430.05
For land, land-damages, and fences, paid during the past year, .	
Total amount expended for land, land-damages, and fences, .	
For locomotives per last Report,	5,500.00
For locomotives paid during the past year,	10,843.00
Total amount expended for locomotives, one locomotive,	16,343.00
For passenger and baggage cars, per last Report,	10,000.00
For passenger and baggage cars, paid during the past year,	
Total amount expended for passenger and baggage cars,	
For merchandise cars, per last Report,	
For merchandise cars, paid during the past year,	
Rate of speed actually attained by accommodation trains, including stops	

Total amount expended for merchandise cars,	
For engineering, per last Report,	\$6,640.58
For engineering, paid during the past year,	
Total amount expended for engineering,	
For agencies and other expenses, per last Report,	1,857.08
For agencies and other expenses, paid during the past year, .	
Total amount expended for agencies and other expenses, .	
Total cost of road and equipments,	\$256,825.73

CHARACTERISTICS OF ROAD.

Length of road,	8 $\frac{184}{28}$ miles.
Length of single main track, .	
Length of double main track, .	
Length of branches owned by the company, stating whether they have a single or double track,	
Aggregate length of sidings, and other tracks, excepting main track and branches,	1,920 feet.
Weight of rail, per yard, in main road,	50 pounds.
Weight of rail, per yard, in branch road,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	
Maximum grade, with its length, in branch roads,	
Total rise and fall in main road, .	
Total rise and fall in branch roads, .	
Shortest radius of curvature, with length of curve, in main road, . .	
Shortest radius of curvature, with length of curve, in branch roads, . . .	
Total degrees of curvature, in main road,	
Total degrees of curvature, in branch roads,	

Total length of straight line, in main road,	
Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	
Aggregate length of all other wooden bridges,	
Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	
Number of railways crossed at grade,	
Remarks,	All grades ascending from Stamford.
Way stations for express trains,	
Way stations for accommodation trains,	3
Flag stations,	
Whole number of way stations,	
Whole number of flag stations,	

DOINGS DURING THE YEAR.

Miles run by passenger trains, }	19,556
Miles run by freight trains, }	
Miles run by other trains,	172
Total miles run,	19,728
Number of passengers carried in the cars,	34,125
Number of passengers carried one mile,	217,453
Number of tons of merchandise carried in the cars,	4,228
Number of tons of merchandise carried one mile,	
Number of passengers carried one mile, to and from other roads,	33,572
Number of tons carried one mile, to and from other roads,	
Rate of speed adopted for express passenger trains, including stops,	
Average rate of speed actually attained by express passenger trains, including stops and detentions,	
Rate of speed adopted for accommodation trains,	20 miles per hour.

and detentions,	17 miles per hour.
Average rate of speed adopted for freight trains, including stops and detentions,	
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile,	280,940
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	298,720

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, exclusive of wooden bridges, and renewals of iron,	\$2,495.47	
For repairs of wooden bridges,		
For renewals of iron, including laying down,		
For wages of switchmen, average per month,		
For wages of gate-keeper, average per month,		
For wages of signal-men, average per month,		
For wages of watchmen, average per month,	\$45	
Number of men employed, exclusive of those engaged in construction,		11
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam-power used,)	14.00	
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, tool-houses,		
Total for maintenance of way,		
Loss and damage of goods and baggage,*	87.00	
Damages for injuries to persons,		
Damages to property, including damages by fire,		
Damages for cattle killed on road,		

* Mostly by fire at Stamford Boat.

MOTIVE POWER AND CARS.

For repairs of locomotives, . . .	\$544.23
For new locomotives to cover depreciation, (rent of engines,) . . .	
For repairs on passenger cars, . . .	
For new passenger cars to cover depreciation, . . .	
For repairs of merchandise cars, . . .	
For new merchandise cars to cover depreciation, . . .	
For repairs of gravel and other cars, . . .	
Total for maintenance of motive power and cars, . . .	
Number of engines, . . .	2
Number of passenger cars, . . .	
Number of baggage cars, . . .	
Number of merchandise cars, . . .	
Number of gravel cars, . . .	

MISCELLANEOUS.

For fuel used by engines, viz :	
Wood, }	2,513.22
Coal, }	
For oil used by cars and engines, . . .	258.60
For waste and other material for cleaning,	122.23
For salaries, wages, and incidental expenses, chargeable to passenger department, . . .	9,689.52
For salaries, wages, and incidental expenses, chargeable to freight department, . . .	
For gratuities and damages, . . .	
For taxes and insurance, . . .	1,228.22
For ferries,	
For repairs of station buildings, aqueducts, fixtures, furniture, . . .	
For interest,	5,829.92

For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each com- pany,	\$3,672.93 to N. Y. & N. H.
For amount paid other companies, for the use of their roads, specifying each company. Depot facilities, . . .	1,000.00 to N. Y. & N. H.
For salaries of president, treasur- er, superintendent, law expens- es, office expenses of the above officers, and all other expenses not included in any of the fore- going items,	
Total expenditure for working the road,	

INCOME DURING THE YEAR.

For Passengers:—

On main road including branches owned by Company,	\$11,096.96
To and from other roads specifying what,	

For Freight:—

On main road and branches owned by Company,	5,587.09
To and from connecting roads, . . .	
U. S. Mails, Expresses, &c., . . .	492.00
Total income,	<hr/> \$17,176.05
Net earnings, after deducting running expenses and interest,	

DIVIDENDS.

Surplus not divided,	
Surplus last year,	
Total surplus,	

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ :

Road and bridges,	.	.	.	.
Buildings,	.	.	.	.
Engines and cars,	.	.	.	.

SAMUEL ST. JOHN, *President N. C. R. R.*

Sworn and subscribed before me, this 31st day of January, 1872.

NOAH W. HOYT,
Notary Public.

NEW YORK, HOUSATONIC, AND NORTHERN RAILROAD.

*Return of the New York, Housatonic, and Northern Railroad,
under the Act of 1853, from September 30, 1870 to January
1st, 1872.*

Capital Stock,	\$1,000,000.00
Increase of Capital since last report,	
Capital paid in, per last Report, . . .	198,400.00
Capital paid in since last Report, . .	
Total amount of Capital Stock paid in,	232,100.00
Funded debt, per last Report, . . .	141,500.00
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	164,000.00
Floating debt, per last Report, . . .	33,400.00
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	
Total present amount of Floating debt,	83,662.11
Total present amount of funded and floating debt,	347,662.11
Average rate of interest, per annum, paid during the year,	7 per cent.

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last
report, \$151,634.44

For graduation and masonry, paid during the past year,	
Total amount expended for graduation and masonry,	\$216,137.32
For wooden bridges, per last report,	1,120.36
For wooden bridges, paid during the past year,	
Total amount expended for wooden bridges,	1,120.36
Total amount expended for iron bridges, (if any,)	
For superstructure, including iron, per last report,	99,975.16
For superstructure including iron, paid during the past year,	
Total amount expended for superstructure, including iron,	101,725.25
For stations, buildings, and fixtures, per last report,	577.01
For stations, buildings, and fixtures, paid during the past year,	
Total amount expended for stations, buildings, and fixtures,	701.94
For land, land-damages and fences, per last Report,	33,147.07
For land, land-damages and fences, paid during the past year,	
Total amount expended for land, land-damages and fences,	38,127.42
For locomotives, per last report,	3,127.04
For locomotives, paid during the past year,	
Total amount expended for locomotives,	3,127.04
For passenger and baggage cars, per last Report,	5,524.00
For passenger and baggage cars, paid during the past year,	
Total amount expended for passenger and baggage cars,	5,524.00
For merchandise cars, per last report,	4,086.13

172 NEW YORK, HOUSATONIC, AND NORTHERN RAILROAD.

For merchandise cars, paid during the past year,	
Total amount expended for merchandise cars,	\$4,086.13
For engineering and agencies, per last report,	94,896.78
For engineering, paid during the past year,	
Total amount expended for engineering, and agencies,*	118,403.26
For engineering, agencies and other expenses, per last Report,	
For agencies and other expenses, paid during the past year,	
Total amount expended for engineering, agencies and other expenses,	
Total cost of road and equipments, to date,	\$488,952.72

CHARACTERISTICS OF THE ROAD.

Length of road,	39 $\frac{7}{10}$ miles.	About 5 miles [finished.
Length of single main track,		
Length of double main track,		
Length of branches owned by the company, stating whether they have a single or double track,		
Aggregate length of sidings, and other tracks, excepting main track and branches,		
Weight of rail, per yard, in main road,	58 to 60 pounds.	
Weight of rail, per yard, in branch roads,		
Specify the different weights per yard,		
Maximum grade, with its length, in main road,	70 feet per mile.	
Maximum grade, with its length in branch roads,		

* Including interest, rents, commissions, and expenses of all kinds, not belonging to the above heads or the expenses of operation.

Total rise and fall in main road,	
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	1,146 feet.
Shortest radius of curvature, with length of curve, in branch roads,	
Total degree of curvature, in main road,	30°
Total degree of curvature, in branch roads,	70°
Total length of straight line, in main road,	
Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	
Aggregate length of all other wooden bridges,	
Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	
Number of railroads crossed at grade,	
Remarks,	
Way stations for express trains,	
Way stations for accommodation trains,	
Flag stations,	
Whole number of way stations,	
Whole number of flag stations,	

DOINGS DURING THE YEAR.

Miles run by passenger trains,	
Miles run by freight trains,	
Miles run by mixed trains,	12,849
Total miles run,	12,849
Number of passengers carried in the cars,	8,652
Number of passengers carried one mile,	47,586
Number of tons of merchandise carried in the cars,	1,961
Number of tons of merchandise carried one mile,	10,790
Number of passengers carried one mile to and from other roads,	
Number of tons carried one mile, to and from other roads,	

Rate of speed adopted for express passenger trains including stops,	
Average rate of speed actually attained by express passenger trains, including stops and detentions,	
Rate of speed adopted for accommodation trains,	
Rate of speed actually attained by accommodation trains, including stops and detentions,	} 12 and 15 miles per hr.
Average rate of speed adopted for freight trains, including stops, and detentions,	
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile,	
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	30

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, exclusive of wooden bridges and renewals of iron,	\$3,280.76
Repairs of wooden bridges,	
For renewals of iron, including laying down,	
For wages of switchmen, average per month,	}
For wages of gate-keeper, average per month,	
For wages of signal-men, average per month,	
For wages of watchmen, average per month,	
Number of men employed, exclusive of those engaged in construction,	
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam power used,)	
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, and tool houses,	
Total for maintenance of way,	\$3,280.76

Loss and damage of goods and baggage,	42.02
Damages for injuries to persons,	
Damages to property, including damages by fire,	
Damages for cattle killed on road,	33.50

MOTIVE POWER AND CARS.

For repairs of locomotives,	\$846.14	
For new locomotives to cover depreciation,		
For repairs on passenger cars,	640.54	
For new passenger cars to cover depreciation,		
For repairs of merchandise cars,		
For new merchandise cars to cover depreciation,		
For repairs of gravel and other cars,		
Total for maintenance of motive power and cars,		
Number of engines,		1
Number of passenger cars,		1
Number of baggage cars,		
Number of merchandise cars,		3
Number of gravel cars,		

MISCELLANEOUS.

List of accidents to cattle and amount paid for each,	
1 cow,	\$30.00
1 calf,	3.50
	<hr/>
	\$33.50
For fuel used by engines during the year, viz.:	
Wood,	} 1,233.89
Coal,	
For oil used by cars and engines,	} 187.87
For waste and other material for cleaning,	

176 NEW YORK, HOUSATONIC, AND NORTHERN RAILROAD.

For salaries, wages, and incidental expenses, chargeable to passenger department, . . .	}	3,172.00
For salaries, wages, and incidental expenses, chargeable to freight department, . . .		
For gratuities and damages, . . .		290.13
For taxes and insurance, . . .		
For ferries, . . .		
For repairs of station buildings, aqueducts, fixtures, furniture, . . .		
For interest, . . .		Included in construction account.
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each company, . . .		
For amount paid other companies for the use of their roads, specifying each company, . . .		
For salaries of president, treasurer, superintendent, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items, . . .		Included in "Engineering and [Agencies.]"
Total expenditures for working the road, . . .		

INCOME DURING THE YEAR.

For Passengers :

On main road including branches owned by Company, . . .	\$4,196.10
To and from other roads, specifying what, . . .	

For Freight :—

On main road and branches owned by Company, . . .	2,274.25
To and from connecting roads, . . .	

United States Mails,	
Rents,	\$682.84
Total income,	\$7,153.19
Net earnings, after deducting ex- penses,	

DIVIDENDS.

Nine per cent., total, . . .	
Surplus not divided, . . .	
Surplus last year,	
Total surplus,	

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Roads and bridges,	
Buildings,	
Engines and cars,	

STATE OF NEW YORK,
CITY AND COUNTY OF NEW YORK, } ss.

George W. Mead, being duly sworn, says that he is the President of the New York, Housatonic, and Northern Railroad Company, and that the foregoing report is true, according to the best of his knowledge, information and belief.

GEO. W. MEAD.

Sworn before me, this 31st day of January, 1872.

SEWALL SERGEANT,

Notary Public,

New York County.

NEW HAVEN AND DERBY RAILROAD.

*Return of the New Haven and Derby Railroad, under the Act
of 1853. Commenced operation August 9th, 1871, to Dec.
31st, 1871.*

Capital Stock,	\$457,000.00	
Increase of Capital since last report,		
Capital paid in, per last report, . . .		
Capital paid in since last report, . . .		
Total amount of Capital Stock paid in,	457,000.00	
Funded debt, per last Report,		
Funded debt, paid since last Report,		
Funded debt, increase of, since last Report,		
Total present amount of funded debt,	525,000.00	
Floating debt, per last Report,		
Floating debt, paid since last Report,		
Floating debt, increase of, since last Report,		
Total present amount of floating debt,		
Total present amount of funded and float- ing debt,		
Average rate of interest per annum, paid during the year,		7 per cent.

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last Report,	\$573,658.90
For graduation and masonry, paid during the past year,	35,000.00
Total amount expended for grad- uation and masonry,	608,658.90
For wooden bridges, per last re- port,	1,007.50

For wooden bridges, paid during the past year,	
Total amount expended for wooden bridges,	
Total amount expended for iron bridges, (if any,)	
For superstructure, including iron, per last Report,	
For superstructure, including iron, paid during the past year, .	
Total amount expended for superstructure, including iron,	
For stations, buildings, and fixtures, per last Report, .	
For stations, buildings, and fixtures, paid during the past year,	\$2,575.00
Total amount expended for stations, buildings, and fixtures,	172,314.00
For land, land-damages, and fences, per last Report,	
For land, land-damages, and fences, paid during the past year,	1,512.85
Total amount expended for land, land-damages, and fences,	173,826.85
For locomotives per last Report,	
For locomotives paid during the past year,	
Total amount expended for locomotives,	
For passenger and baggage cars, per last Report,	
For passenger and baggage cars, paid during the past year, .	
Total amount expended for passenger and baggage cars, .	
For merchandise cars, per last Report,	
For merchandise cars, paid during the past year,	

Total amount expended for merchandise cars,	
For engineering, per last Report,	\$23,835.07
For engineering, paid during the past year,	75.00
Total amount expended for engineering,	23,910.07
For agencies and other expenses, per last Report,	
For agencies and other expenses, paid during the past year, .	
Total amount expended for agencies and other expenses, .	
Total cost of road and equipments,	

CHARACTERISTICS OF ROAD.

Length of road,	13 miles.
Length of single main track,	13 miles.
Length of double main track,	
Length of branches owned by the company, stating whether they have a single or double track,	
Aggregate length of sidings, and other tracks, excepting main track and branches,	1 mile.
Weight of rail, per yard, in main road,	56 and 48 pounds.
Weight of rail, per yard, in branch roads,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	80 feet, 2 miles.
Maximum grade, with its length, in branch roads,	
Total rise and fall in main road, . .	165 feet.
Total rise and fall in branch roads, .	
Shortest radius of curvature, with length of curve, in main road, . . .	359 feet, 250 feet long.
Shortest radius of curvature, with length of curve, in branch roads,	
Total degrees of curvature, in main road,	
Total degrees of curvature, in branch roads,	

Total length of straight line, in main road,	5 miles.
Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	560 feet.
Aggregate length of all other wooden bridges,	7,500 feet.
Aggregate length of iron bridges, .	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	19
Number of railroads crossed at grade,	1
Remarks,	
Way stations for express trains,	
Way stations for accommodation trains,	3
Flag stations,	4
Whole number of way stations, . . .	
Whole number of flag stations, . . .	

DOINGS DURING THE YEAR.

Miles run by passenger trains,	}	13,602
Miles run by freight trains,		
Miles run by other trains,		
Total miles run,		13,602
Number of passengers carried in the cars,		39,698
Number of passengers carried one mile,		
Number of tons of merchandise carried in the cars,		
Number of tons of merchandise carried one mile,		
Number of passengers carried one mile, to and from other roads,		2,843
Number of tons carried one mile, to and from other roads,		
Rate of speed adopted for express passen- ger trains, including stops,		
Average rate of speed actually attained by express passenger trains, including stops and detentions,		
Rate of speed adopted for accommoda- tion trains,		18 miles per hour.

Rate of speed actually attained by accommodation trains, including stops and detentions,	18 miles per hour.
Average rate of speed adopted for freight trains, including stops and detentions,	
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile,	
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, (exclusive of wooden bridges,) and renewals of iron,	\$2,107.45
Repairs of wooden bridges,	293.08
For renewals of iron, and laying down,	
For wages of switchmen, average per month, \$45.00	}
For wages of gate-keeper, average per month,	
For wages of signal-men, average per month, \$35.00	
For wages of watchmen, average per month, \$45.00	
Number of men employed, exclusive of those engaged in construction,	
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam-power used,)	
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, tool-houses,	
Total for maintenance of way,	
Loss and damage of goods and baggage,	
Damages for injuries to persons,	
Damages to property, including damages by fire,	
Damages for cattle killed on road,	

MOTIVE POWER AND CARS.

For repairs of locomotives, . . .	\$120.08	
For new locomotives to cover depreciation,		
For repairs on passenger cars, . . .	381 59	}
For new passenger cars to cover depreciation,		
For repairs of merchandise cars, . . .		
For new merchandise cars to cover depreciation,		
For repairs of gravel and other cars, . . .		
Total for maintenance of motive power and cars,		
Number of engines,		2
Number of passenger cars,		3
Number of baggage cars,		2
Number of merchandise cars,		26
Number of gravel cars,		

MISCELLANEOUS.

List of accidents to persons :—	Reported to Commissioners.
List of accidents to cattle and the amount paid for each :	
For fuel used by engines during the year, viz :	
Wood,	\$36 00
Coal,	1,790.09
For oil used by cars and engines,	85.25
For waste and other material for cleaning,	51.56
For salaries, wages, and incidental expenses, chargeable to passenger department, . . .	253.75
For salaries, wages, and incidental expenses, chargeable to freight department, . . .	
For gratuities and damages, . . .	
For taxes and insurance, . . .	

For ferries,		
For repairs of station buildings, aqueducts, fixtures, furniture,		
For interest,		
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each company,		
For amount paid other companies, for the use of their roads, specifying each company,		
For salaries of president, treasurer, superintendent, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items,	\$2,500.00	
Total expenditures for working the road,		<hr/> \$7,618.85

INCOME DURING THE YEAR.

For Passengers :—

On main road including branches owned by Company,	}	\$16,608.51
To and from other roads specifying what,		

For Freight :—

On main road and branches owned by Company,	1,471.82
From other sources,	
U. S. Mails,	
Rents,	2,646.56
Total income,	<hr/> \$20,726 89
Net earnings, after deducting expenses,	

DIVIDENDS.

per cent. total on preferred capital
stock,

Surplus not divided,	.	.	.	.
Surplus last year,	.	.	.	.
Total surplus,	.	.	.	.

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ :

Roads and bridges,	.	.	}
Buildings,	.	.	
Engines and cars,	.	.	

MORRIS TYLER, *President.*

STATE OF CONNECTICUT, NEW HAVEN COUNTY, }
 NEW HAVEN, January 31st, 1872. }

Then personally appeared, Morris Tyler, President of the New Haven and Derby Railroad Company, and made oath to the truth of the statement, by him subscribed, according to his best knowledge and belief. Before me,

FRANCIS HARRISON,

Notary Public.

BOSTON, HARTFORD, AND ERIE RAILROAD.

*Return of the Boston, Hartford, and Erie Railroad, under
Act of 1853, for the year ending September 30, 1871.*

Capital Stock,	
Increase of Capital since last report,	
Capital paid in, per last Report, . . .	
Capital paid in since last Report, . .	
Total amount of Capital Stock paid in,	
Funded debt, per last Report, . . .	
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	
Floating debt, per last Report, . . .	
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	
Total present amount of Floating debt,	
Total present amount of funded and floating debt,	
Average rate of interest, per annum, paid during the year,	

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last report,	
For graduation and masonry, paid dur- ing the past year,	
Total amount expended for graduation and masonry,	

For wooden bridges, per last report,	
For wooden bridges, paid during the past year,	
Total amount expended for wooden bridges,	
Total amount expended for iron bridges, (if any,)	
For superstructure, including iron, per last report,	
For superstructure including iron, paid during the past year,	
Total amount expended for superstruc- ture, including iron,	
For stations, buildings, and fixtures, per last report,	
For stations, buildings, and fixtures, paid during the past year,	
Total amount expended for stations, buildings, and fixtures,	
For land, land-damages and fences, per last Report,	
For land, land-damages and fences, paid during the past year,	
Total amount expended for land, land- damages and fences,	
For locomotives, per last report,	
For locomotives, paid during the past year,	
Total amount expended for locomotives,	
For passenger and baggage cars, per last Report,	
For passenger and baggage cars, paid during the past year,	
Total amount expended for passenger and baggage cars,	
For merchandise cars, per last report,	
For merchandise cars, paid during the past year,	
Total amount expended for merchandise cars,	

For engineering per last report,
 For engineering, paid during the past
 year,
 Total amount expended for engineering,
 For agencies and other expenses, per
 last Report,
 For agencies and other expenses, paid
 during the past year,
 Total amount expended for agencies and
 other expenses,
 Total cost of road and equipments,

CHARACTERISTICS OF ROAD.

Length of road,	113 miles.
Length of road in Conn.,	16 $\frac{3}{4}$ miles.
Length of single main track,	100 miles.
Length of double main track,	12 $\frac{1}{2}$ miles.
Length of branches owned by the com- pany, stating whether they have a single or double track,	50 miles single track.
Aggregate length of sidings, and other tracks, excepting main track and branches,	12 $\frac{810}{3280}$ miles.
Weight of rail, per yard, in main road,	56, 60 and 63 pounds.
Weight of rail, per yard, in branch roads,	50 and 56 pounds.
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	59.66 ft. per mile for 8,300 ft.
Maximum grade, with its length, in branch roads,	66 ft. per mile for 900 feet.
Total rise and fall in main road,	23,057 feet.
Total rise and fall in branch roads,	310 feet.
Shortest radius of curvature, with length of curve, in main road,	951 ft. radius for 1,350 feet.
Shortest radius of curvature, with length of curve, in branch roads,	995 ft. radius for 1,195 feet.
Total degrees of curvature, in main road,	1,920° 52'
Total degrees of curvature, in branch roads,	796° 15'

Total length of straight line, in main road,	60.96 miles.
Total length of straight line in branches,	7.66 miles.
Aggregate length of wooden truss bridges,	3,720 feet.
Aggregate length of all other wooden bridges,	4,282 feet.
Aggregate length of iron bridges,	339 feet.
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	
Number of railroads crossed at grade,	2 in two places each.
Remarks,	
Way stations for express trains,	
Way stations for accommodation trains,	
Flag stations,	
Whole number of way stations,	61
Whole number of flag stations,	

DOINGS DURING THE YEAR.

Miles run by passenger trains,	328,321
Miles run by freight trains,	189,271
Miles run by other trains,	
Total miles run,	517,592
Number of passengers carried in the cars,	1,760,942
Number of passengers carried one mile,	16,133,489
Number of tons of merchandise carried in the cars,	294,172
Number of tons of merchandise carried one mile,	8,023,866
Number of passengers carried one mile to and from other roads,	5,949,280
Number of tons carried one mile, to and from other roads,	5,286,091
Rate of speed adopted for express passenger trains including stops,	
Average rate of speed actually attained by express passenger trains, including stops and detentions,	25 miles per hr.
Rate of speed adopted for accommodation trains,	20 miles per hr.
Rate of speed actually attained by accommodation trains, including stops and detentions,	

Average rate of speed adopted for freight trains, including stops, and detentions, . . .	10 miles per hr.
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile, . . .	
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile, . . .	

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, (exclusive of wooden bridges and renewals of iron,) . . .	\$102,431.10
For repairs of bridges, . . .	13,132.11
For renewals of iron, including laying down, . . .	3,891.66
For wages of switchmen, average per month, . . .	} Total, 21,236.43
For wages of gate-keeper, average per month, . . .	
For wages of signal-men, average per month, . . .	
For wages of watchmen, average per month, . . .	
Number of men employed, exclusive of those engaged in construction, . . .	
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam power used,) . . .	125.74
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, tool houses, . . .	755.93
Total for maintenance of way, . . .	
Loss and damage of goods and baggage, . . .	
Damages for injuries to persons, . . .	
Damages to property, including damages by fire, . . .	
Damages for cattle killed on road, . . .	

MOTIVE POWER AND CARS.

For repairs of locomotives, . . .	\$30,315.72	
For new locomotives to cover depreciation,		
For repairs on passenger cars,	15,794.86	
For new passenger cars to cover depreciation,	2,800.00	
For repairs of merchandise cars,	14,457.61	
For new merchandise cars to cover depreciation,		
For repairs of gravel and other cars,		
Total for maintenance of motive power and cars,		
Number of engines,		22
Number of passenger cars,		30
Number of baggage cars,		13
Number of merchandise cars,	}	375
Number of gravel cars,		

MISCELLANEOUS.

For miscellaneous chargeable to cost of road and equipment,	
For fuel used by engines during the year, viz.:	
Wood,	1,828.30
Coal,	78,007.99
For oil used by cars and engines,	} 6,517.00
For waste and other material for cleaning,	
For salaries, wages, and incidental expenses, chargeable to passenger department,	80,904.19
For salaries, wages, and incidental expenses, chargeable to freight department,	85,311.37
For gratuities and damages,	5,280.05
For taxes,	6,361.12

For insurance, and loss by fire,	2,278.00
For repairs of station buildings, aqueducts, fixtures, furniture,	4,762.05
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each company,	
For amount paid other companies for the use of their roads, specifying each company,	
For salaries of president, treasurer, superintendent, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items,	70,697.04
Total expenditure for working the road,	431,418.75
For interest,	
List of accidents to operatives and employees on the road, and the amount of damage, if any, paid to each case, naming each individual thus injured,	

INCOME DURING THE YEAR.

For Passengers:

On main road including branches owned by Company,	\$234,725.44
To and from other roads, specifying what,	88,229.90

For Freight:—

On main road and branches owned by Company,	364,487.61
To and from connecting roads,	
U. S. Mails,	3,198.99

Rents and Express,	. . .	\$1,210.00	
Total income,	. . .		\$691,851.94
Net earnings, after deducting			
expenses,	. . . .	135,334.60	

DIVIDENDS.

per cent. total,	. . . .
Surplus not divided,	. . . .
Surplus last year,	. . . .
Total surplus,	. . . .

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Road and bridges,	. . . .
Buildings,	. . . .
Engines and cars,	. . . .

This report does not include 122 miles in Conn. and R. I., which is run by the Trustees of the Hartford, Providence, and Fishkill R. R.

WM. M. PARKER, *General Superintendent.*

WATERTOWN AND WATERBURY RAILROAD.

*Return of the Watertown and Waterbury Railroad, under the
Act of 1853.*

Capital Stock,	\$118,200.00
Increase of Capital since last report,	
Capital paid in, per last report,	115,532.92
Capital paid in since last report,	
Total amount of Capital Stock paid in,	
Funded debt, per last Report,	16,000.00
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	
Floating debt, per last Report,	1,000.00
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	
Total present amount of floating debt,	
Total present amount of funded and float- ing debt,	17,000.00
Average rate of interest per annum, paid during the year,	7 per cent.

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last Report,
For graduation and masonry, paid during the past year,
Total amount expended for grad- uation and masonry,
For wooden bridges, per last re- port,

For wooden bridges, paid during the past year,	
Total amount expended for wood- en bridges,	
Total amount expended for iron bridges, (if any,)	
For superstructure, including iron, per last Report,	
For superstructure, including iron, paid during the past year, . .	
Total amount expended for super- structure, including iron, . .	
For stations, buildings, and fix- tures, per last Report,	
For stations, buildings, and fix- tures, paid during the past year, .	
Total amount expended for sta- tions, buildings, and fixtures, .	
For land, land-damages, and fenc- es, per last Report,	
For land, land-damages, and fenc- es, paid during the past year, .	
Total amount expended for land, land-damages, and fences, . .	
For locomotives per last Report, .	
For locomotives paid during the past year,	
Total amount expended for loco- motives,	
For passenger and baggage cars, per last Report,	
For passenger and baggage cars, paid during the past year, . . .	
Total amount expended for pas- senger and baggage cars,	
For merchandise cars, per last Report,	
For merchandise cars, paid during the past year,	
Total amount expended for mer- chandise cars,	

For engineering, per last Report,	
For engineering, paid during the past year,	
Total amount expended for engi- neering,	
For agencies and other expenses, per last Report, . . .	
For agencies and other expenses, paid during the past year, .	
Total amount expended for agen- cies and other expenses, .	
Total cost of road and equipments,	\$130,733.17

CHARACTERISTICS OF THE ROAD.

Length of road,	4 $\frac{4}{10}$ miles.
Length of single main track, .	4 $\frac{4}{10}$ miles.
Length of double main track, . . .	
Length of branches owned by the com- pany, stating whether they have a single or double track,	
Aggregate length of sidings, and other tracks, excepting main track and branches,	1,100 feet.
Weight of rail, per yard, in main road,	56 pounds.
Weight of rail, per yard, in branch roads,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	
Maximum grade, with its length in branch roads,	
Total rise and fall in main road,	190 feet.
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	637 feet.
Shortest radius of curvature, with length of curve, in branch roads, . . .	
Total degrees of curvature, in main road,	
Total degrees of curvature, in branch roads,	
Total length of straight line, in main road,	

Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	123 feet.
Aggregate length of all other wooden bridges,	500 feet.
Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	3
Number of railroads crossed at grade,	
Remarks,	
Way stations for express trains, .	
Way stations for accommodation trains,	
Flag stations,	
Whole number of way stations, .	
Whole number of flag stations, . . .	

[The road is leased to the Naugatuck Railroad Company, to be operated by them for a period of five years, for the receipts.]

G. W. BEACH,

Superintendent.

CONNECTICUT VALLEY RAILROAD.

Return of the Connecticut Valley Railroad, under the Act of 1853.

Capital Stock,	\$1,500,000.00
Increase of Capital since last report,	
Capital paid in, per last Report, . . .	\$789,250.92
Capital paid in since last Report, . . .	138,132.08
Total amount of Capital Stock paid in,	927,383.00
Funded debt, per last Report,	
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	435,000.00
Total present amount of funded debt,	435,000.00
Floating debt, per last Report,	194,752.09
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	580,138.35
Total present amount of Floating debt,	774,890.44
Total present amount of funded and floating debt,	1,209,890.44
Average rate of interest, per annum, paid during the year,	8 per cent.

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last report,	\$437,470.44
For graduation and masonry, paid dur- ing the past year,	558,844.07
Total amount expended for graduation and masonry,	\$996,314.51

For wooden bridges, per last report,	\$35,388.68	
For wooden bridges, paid during the past year,	50,673.54	
Total amount expended for wooden bridges,		\$86,062.22
Total amount expended for iron bridges, (if any,)		
For superstructure, including iron, per last report,	215,405.18	
For superstructure including iron, paid during the past year,	189,038.28	
Total amount expended for superstruc- ture, including iron and ties,		404,443.46
For stations, buildings, and fixtures, per last report,		
For stations, buildings, and fixtures, paid during the past year,	67,879.88	
Total amount expended for stations, buildings, and fixtures,		67,879.88
For land, land-damages and fences, per last Report,	253,484.02	
For land, land-damages and fences, paid during the past year,	120,012.63	
Total amount expended for land, land- damages and fences,		373,496.65
For locomotives, per last report,		
For locomotives, paid during the past year,	42,396.74	
Total amount expended for locomotives,		42,396.74
For passenger and baggage cars, per last Report,		
For passenger and baggage cars, paid during the past year,	26,321.61	
Total amount expended for passenger and baggage cars,		26,321.61
For merchandise cars, per last report,		
For merchandise cars, paid during the past year,	38,293.70	
Total amount expended for merchandise cars,		38,293.70

For engineering per last report,	\$24,004.87	
For engineering, paid during the past year,	16,973.43	
Total amount expended for engineering,		\$40,978.30
For agencies and other expenses, per last Report,	18,249.72	
For agencies and other expenses, paid during the past year,	31,772.44	
Total amount expended for agencies and other expenses,		50,022.16
		<hr/>
Total cost of road and equipments,	\$2,126,209.23	

CHARACTERISTICS OF ROAD.

Length of road,	43 $\frac{521}{1000}$ miles.
Length of single main track,	43 $\frac{521}{1000}$ miles.
Length of double main track,	
Length of branches owned by the company, stating whether they have a single or double track,	
Aggregate length of sidings, and other tracks, excepting main track and branches,	2 $\frac{321}{1000}$ miles.
Weight of rail, per yard, in main road,	50 pounds.
Weight of rail, per yard, in branch roads,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	49 $\frac{5}{10}$ feet 2.27 mile.
Maximum grade, with its length, in branch roads,	
Total rise and fall in main road,	627 feet.
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	955 ft. 807 feet long.
Shortest radius of curvature, with length of curve, in branch roads,	
Total degrees of curvature, in main road,	2,696 $\frac{1}{2}$
Total degrees of curvature, in branch roads,	

Total length of straight line, in main road,	28,430 feet.
Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	695½ feet.
Aggregate length of all other wooden bridges,	14,260 feet.
Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	None.
Number of public ways crossed at grade,	52
Number of railroads crossed at grade,	1
Remarks,	
Way stations for express trains,	
Way stations for accommodation trains,	12
Flag stations,	3
Whole number of way stations,	12
Whole number of flag stations,	3

DOINGS DURING THE YEAR.

Miles run by passenger trains,	30,184
Miles run by freight trains,	9,152
Miles run by other trains, and switching,	None.
Total miles run,	39,336
Number of passengers carried in the cars,	52,635
Number of passengers carried one mile,	822,959
Number of tons of merchandise carried in the cars,	3,211
Number of tons of merchandise carried one mile,	91,699
Number of passengers carried one mile, to and from other roads,	None.
Number of tons carried one mile, to and from other roads,	None.
Rate of speed adopted for express passenger trains, including stops,	None.
Average rate of speed actually attained by express passenger trains, including stops and detentions,	None.
Rate of speed adopted for accommodation trains,	22 miles per hour.

Rate of speed actually attained by accommodation trains, including stops and detentions,	20 miles per hour.
Average rate of speed adopted for freight trains, including stops and detentions,	12 miles per hour.
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile,	501,600
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	408,320

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, (exclusive of wooden bridges,) and renewals of iron,	\$82.57	
Repairs of wooden bridges,	21.00	
For renewals of iron, including laying down,		
For wages of switchmen, average per month, \$45.00		Total, 1,073.97
For wages of gate-keepers, average per month,		
For wages of signal-men, average per month,		
For wages of watchmen, average per month, \$45.00		
Number of men employed, exclusive of those engaged in construction,		75
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam-power used,)	4,810.50	
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, and tool-houses,		
Total for maintenance of way,	5,988.04	
Loss and damage to goods and baggage,	58.00	
Damages for injuries to persons,		
Damages to property, including damages by fire,		
Damages for cattle killed on road,		

MOTIVE POWER AND CARS.

For repairs of locomotives,	\$904.21	
For new locomotives to cover depreciation,		
For repairs of passenger cars,	488.70	
For new passenger cars to cover depreciation,		
For repairs of merchandise cars,	22.42	
For new merchandise cars to cover depreciation,		
For repairs of gravel and other cars,		
Total for maintenance of motive power and cars,		\$1,415.33
Number of engines,		4
Number of passenger cars,		6
Number of baggage cars,		3
Number of merchandise cars,		70
Number of gravel cars,		40

MISCELLANEOUS.

For fuel used by engines during the year, viz:		
Wood,	\$369.00	
Coal,	2,819.30	
For oil used by cars and engines,	547.27	
For waste and other material for cleaning,	154.93	
For salaries, wages, and incidental expenses, chargeable to passenger department,		
For salaries, wages, and incidental expenses, chargeable to freight department,	1,403.14	
For gratuities and damages,		
For taxes and insurance,	2,400.79	
For ferries,		
For repairs of station buildings, aqueducts, fixtures, furniture,		

For interest,	
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each com- pany,	\$1,100.34 N. Y. & N. H.
For amount paid other companies, for the use of their roads, specifying each company,	
For salaries of president, treasur- er, superintendent, law expens- es, office expenses of the above officers, and all other expenses not included in any of the fore- going items,	9,003 19
Total expenditures for working the road,	\$25,289.33
List of accidents to operatives and employees on the road, and the amount of damage, if any, paid to each case, naming each individual thus injured,	

INCOME DURING THE YEAR.

For Passengers :—

On main road including branches owned by Company,	\$26,502.98
To and from other roads specify- ing what,	None.

For Freight and Express :—

On main road and branches owned by Company,	7,339.74
To and from connecting roads,	None.
U. S. Mails,	174.49
Rents and other sources,	36.50
Total income,	\$34,053.71
Net earnings, after deducting expenses,	18,764.38

DIVIDENDS.

per cent. total,	
Surplus not divided,	

Surplus last year, . . .
 Total surplus, . . .

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Roads and bridges, . . .
 Buildings, . . .
 Engines and cars, . . .

Hartford, January 31st, 1872.

J. C. WALKLEY,
President.

HARTFORD COUNTY, ss. }
 January 31st, 1872. }

Personally appeared James C. Walkley, President of the Connecticut Valley Railroad Company, who signed the foregoing statement and made oath that the same is true, to the best of his knowledge and belief: before me,

HENRY S. BARBOUR,
Notary Public.

CONNECTICUT WESTERN RAILROAD.

*Return of the Connecticut Western Railroad, under the Act
of 1853.*

Capital Stock,	\$1,650,000.00
Increase of Capital since last report,	
Capital paid in, per last Report, . . .	\$1,419,305.38
Capital paid in since last Report, . . .	71,885.50
Total amount of Capital Stock paid in,	1,491,190.88
Funded debt, per last Report,	81,500.00
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	1,578,500.00
Total present amount of funded debt,	1,660,000.00
Floating debt, per last Report,	
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	
Total present amount of Floating debt,	196,862.22
Total present amount of funded and floating debt,	
Average rate of interest, per annum, paid during the year,	

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last report,	\$1,062,874.70
For graduation and masonry, paid dur- ing the past year,	
Total amount expended for graduation and masonry,	\$1,388,026.39

For wooden bridges, per last report,	\$94,367.17	
For wooden bridges, paid during the past year,	40,108.42	
Total amount expended for wooden bridges,		\$134,475.59
Total amount expended for iron bridges, (if any,)		
For superstructure, including iron, per last report,	71,209.74	
For superstructure including iron, paid during the past year,	688,689.85	
Total amount expended for superstruc- ture, including iron		755,899.59
For stations, buildings, and fixtures, per last report,		
For stations, buildings, and fixtures, paid during the past year,		
Total amount expended for stations, buildings, and fixtures,		15,722.00
For land, land-damages and fences, per last Report,	277,854.10	
For land, land-damages and fences, paid during the past year,	36,255.79	
Total amount expended for land, land- damages and fences,		314,109.89
For locomotives, per last report,		
For locomotives, paid during the past year,		
Total amount expended for locomotives,		74,009.62
For passenger and baggage cars, per last Report,		
For passenger and baggage cars, paid during the past year,		
Total amount expended for passenger and baggage cars,		25,310.00
For merchandise cars, per last report,		
For merchandise cars, paid during the past year,		
Total amount expended for merchandise cars,		83,824.76

For engineering per last report,	\$51,443.53	
For engineering, paid during the past year,	24,003.00	
Total amount expended for engineering,		\$75,446.53
For agencies and other expenses, per last Report,	41,643.84	
For agencies and other expenses, paid during the past year,	27,718.53	
Total amount expended for agencies and other expenses,		69,362.37
Total cost of road and equipments,		

CHARACTERISTICS OF ROAD.

Length of road,	67 $\frac{6}{10}$ miles.
Length of single main track,	
Length of double main track,	
Length of branches owned by the company, stating whether they have a single or double track,	1 $\frac{7}{10}$ miles single track.
Aggregate length of sidings, and other tracks, excepting main track and branches,	
Weight of rail, per yard, in main road,	60 pounds.
Weight of rail, per yard, in branch roads,	60 pounds.
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	89 $\frac{7}{10}$ ft. per mile for 5 miles.
Maximum grade, with its length, in branch roads,	80 ft. per mile for $\frac{1}{4}$ mile.
Total rise and fall in main road,	1,039 ft. rise—1,765 ft. fall.
Total rise and fall in branch roads,	21 ft. fall.
Shortest radius of curvature, with length of curve, in main road,	573 ft., 220 feet long.
Shortest radius of curvature, with length of curve, in branch roads,	480 ft., 962 ft. long.
Total degrees of curvature, in main road,	7,045°
Total degrees of curvature, in branch roads,	362°

Total length of straight line, in main rd.,	37½ miles.
Total length of straight line in branches,	¾ miles
Aggregate length of wooden truss bridges,	2,344 feet.
Aggregate length of all other wooden bridges,	6,865 feet.
Aggregate length of iron bridges,	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	57
Number of railroads crossed at grade,	5
Remarks,	Two crossings of the N. H. & N. and crossing of the H., P. & F., in yard at Hartford, are included.
Way stations for express trains,	
Way stations for accommodation trains,	
Flag stations,	
Whole number of way stations,	
Whole number of flag stations,	

As the road was not operated until the last of December, 1871, no report of operation is made. The mileage is to be included in 1872.

GEO. M. BARTHOLOMEW,

Vice President.

RIDGEFIELD AND NEW YORK RAILROAD.

*Return of the Ridgefield and New York Railroad, under the
Act of 1853.*

Capital Stock,	\$1,250,000.00
Increase of Capital since last report,	
Capital paid in, per last report,	114,000.00
Capital paid in since last report,	36,000.00
Total amount of Capital Stock paid in,	150,000.00
Funded debt, per last Report,	
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	
Floating debt, per last Report,	
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	
Total present amount of floating debt,	
Total present amount of funded and float- ing debt,	
Average rate of interest per annum, paid during the year,	

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last Report,	\$73,626.97
For graduation and masonry, paid during the past year,	70,765.25
Total amount expended for grad- uation and masonry,	\$144,392.22
For wooden bridges, per last re- port,	

For wooden bridges, paid during the past year, . . .		
Total amount expended for wooden bridges, . . .		
Total amount expended for iron bridges, (if any,) . . .		
For superstructure, including iron, per last Report, . . .		
For superstructure, including iron, paid during the past year, .		
Total amount expended for superstructure, including iron, .		
For stations, buildings, and fixtures, per last Report, .		
For stations, buildings, and fixtures, paid during the past year,		
Total amount expended for stations, buildings, and fixtures,		
For land, land-damages, and fences, per last Report, . . .	\$8,105.37	
For land, land-damages, and fences, paid during the past year,	11,074.63	
Total amount expended for land, land-damages, and fences,		\$19,180.00
For locomotives per last Report,		
For locomotives paid during the past year,		
Total amount expended for locomotives,		
For passenger and baggage cars, per last Report, . . .		
For passenger and baggage cars, paid during the past year, .		
Total amount expended for passenger and baggage cars, .		
For merchandise cars, per last Report,		
For merchandise cars, paid during the past year,		
Total amount expended for merchandise cars,		

For engineering, per last Report,	8,500.00	
For engineering, paid during the past year,	6,527.00	
Total amount expended for engi- neering,		15,027.00
For agencies and other expenses, per last Report,	1,600.00	
For agencies and other expenses, paid during the past year,	821.00	
Total amount expended for agen- cies and other expenses,		2,421.00
Total cost of road and equipments,		

CHARACTERISTICS OF ROAD.

Length of road, (laid out by Com'rs,)	23 $\frac{29}{100}$ miles.
Length of single main track,	
Length of double main track,	
Length of branches owned by the com- pany, stating whether they have a single or double track,	
Aggregate length of sidings, and other tracks, excepting main track and branches,	
Weight of rail, per yard, in main road,	
Weight of rail, per yard, in branch roads,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	60 $\frac{19}{100}$ feet for 4,892 feet.
Maximum grade, with its length in branch roads,	
Total rise and fall in main road,	1,103 $\frac{37}{100}$ feet.
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	5°, 1,146 ft., 1,283 ft. long.
Shortest radius of curvature, with length of curve, in branch roads,	1,734°, 48', 30"
Total degrees of curvature, in main road,	
Total degrees of curvature, in branch roads,	
Total length of straight line, in main road,	12 $\frac{21}{100}$ miles.

Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	
Aggregate length of all other wooden bridges,	
Aggregate length of iron bridges, .	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	13
Number of railroads crossed at grade,	
Remarks,	
Way stations for express trains, .	
Way stations for accommodation trains,	
Flag stations,	
Whole number of way stations, . .	
Whole number of flag stations, . .	

(In process of construction)

Portchester, Jan. 29, 1872.

E. BURDSALL, *President.*

STATE OF NEW YORK, }
COUNTY OF WESTCHESTER, }

E. Burdsall, being duly affirmed, doth depose and say that the within report, subscribed by him, is true according to the best of his knowledge, information, and belief.

E. BURDSALL.

Subscribed and sworn before me this 29th day of January, 1872.

JOHN E. MARSHALL,
Notary Public.

NEW HAVEN, MIDDLETOWN, AND WILLIMANTIC RAILROAD.

Return of the New Haven, Middletown, and Willimantic Railroad, under the Act of 1853.

Capital Stock,	\$677,000.00
Increase of Capital since last report,	
Capital paid in, per last Report, . . .	\$500,000.00
Capital paid in since last Report, . . .	177,000.00
Total amount of Capital Stock paid in,	677,000.00
Funded debt, per last Report,	3,600,000.00
Funded debt, paid since last Report,	
Funded debt, increase of, since last Report,	
Total present amount of funded debt,	3,535,500.00
Floating debt, per last Report,	1,068,918.00
Floating debt, paid since last Report,	
Floating debt, increase of, since last Report,	402,430.50
Total present amount of Floating debt,	1,471,348.20
Total present amount of funded and floating debt,	5,006,848.20
Average rate of interest, per annum, paid during the year,	

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last report,	
For graduation and masonry, paid during the past year,	
Total amount expended for graduation and masonry,	

For wooden bridges, per last report,	
For wooden bridges, paid during the past year,	
Total amount expended for wooden bridges,	
Total amount expended for iron bridges, (if any,)	
For superstructure, including iron, per last report,	
For superstructure including iron, paid during the past year,	
Total amount expended for superstruc- ture, including iron	
For stations, buildings, and fixtures, per last report,	
For stations, buildings, and fixtures, paid during the past year,	
Total amount expended for stations, buildings, and fixtures,	
For land, land-damages and fences, per last Report,	
For land, land-damages and fences, paid during the past year,	
Total amount expended for land, land- damages and fences,	
For locomotives, per last report,	
For locomotives, paid during the past year,	
Total amount expended for locomotives,	
For passenger and baggage cars, per last Report,	
For passenger and baggage cars, paid during the past year,	
Total amount expended for passenger and baggage cars,	
For merchandise cars, per last report,	
For merchandise cars, paid during the past year,	
Total amount expended for merchandise cars,	

For engineering per last report,	
For engineering, paid during the past year,	
Total amount expended for engineering,	
For agencies and other expenses, per last Report,	
For agencies and other expenses, paid during the past year,	
Total amount expended for agencies and other expenses,	
Total cost of road and equipments,	\$4,980,405.82

CHARACTERISTICS OF ROAD.

Length of road now in operation,	22 miles.
Length of single main track,	22 miles.
Length of double main track,	
Length of branches owned by the company, stating whether they have a single or double track,	
Aggregate length of sidings, and other tracks, excepting main track and branches,	1,500 feet.
Weight of rail, per yard, in main road,	60 pounds.
Weight of rail, per yard, in branch roads,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	1,650 ft. long, 54.9 ft. per mile.
Maximum grade, with its length, in branch roads,	
Total rise and fall in main road,	rise 397 ft., fall 381 ft.
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	radius 2,820 ft., curve 595 feet long.
Shortest radius of curvature, with length of curve, in branch roads,	
Total degrees of curvature, in main road,	340° 8'
Total degrees of curvature, in branch roads,	

Total length of straight line, in main road,	93,960 feet.
Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	
Aggregate length of all other wooden bridges,	
Aggregate length of iron bridges,	653 feet.
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	20
Number of railroads crossed at grade,	
Remarks,	
Way stations for express trains,	
Way stations for accommodation trains,	4
Flag stations,	3
Whole number of way stations,	4
Whole number of flag stations,	3

DOINGS DURING THE YEAR.

Miles run by passenger trains,	42,255
Miles run by freight trains,	
Miles run by other trains,	
Total miles run,	
Number of passengers carried in the cars,	66,418
Number of passengers carried one mile,	
Number of tons of merchandise carried in the cars,	8,014
Number of tons of merchandise carried one mile,	
Number of passengers carried one mile to and from other roads,	
Number of tons carried one mile, to and from other roads,	
Rate of speed adopted for express passenger trains including stops,	
Average rate of speed actually attained by express passenger trains, including stops and detentions,	
Rate of speed adopted for accommodation trains,	24 miles per hour.
Rate of speed actually attained by accommodation trains, including stops and detentions,	24 miles per hour.

Average rate of speed adopted for freight trains, including stops, and detentions, . . . No regular Freight.

Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile, . . .

Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile, . . .

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance
of way, exclusive of wooden
bridges and renewals of iron,

\$11,772

For repairs of bridges, . . .

For renewals of iron, including laying down, . . .

For wages of switchmen, average per month, . . .

For wages of gate-keeper, average per month, . . .

For wages of signal-men, average per month, . . .

For wages of watchmen, average per month, . . .

Total.

Number of men employed, exclusive of those engaged in construction, . . .

30

For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam power used,) . . .

For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, tool houses,

Total for maintenance of way, .

Loss and damage of goods and baggage, . . .

8.00

Damages for injuries to persons,

Damages to property, including damages by fire, . . .

Damages for cattle killed on road,

50.00

MOTIVE POWER AND CARS.

For repairs of locomotives,	
For new locomotives to cover depreciation,	
For repairs on passenger cars,	
For new passenger cars to cover depreciation,	
For repairs of merchandise cars,	
For new merchandise cars to cover depreciation,	
For repairs of gravel and other cars,	
Total for maintenance of motive power and cars,	
Number of engines,	
Number of passenger cars,	2
Number of baggage cars,	2
Number of merchandise cars,	1
Number of gravel cars,	22

MISCELLANEOUS.

List of accidents to persons :—	
List of accidents to cattle and the amount paid for each :	
For fuel used by engines during the year, viz. :	
Wood,	
Coal,	
For oil used by cars and engines,	
For waste and other material for cleaning,	
For salaries, wages, and incidental expenses, chargeable to passenger department,	
For salaries, wages, and incidental expenses, chargeable to freight department,	
For gratuities and damages,	
For taxes and insurance,	

For ferries,
 For repairs of station buildings,
 aqueducts, fixtures, furniture,
 For interest,
 For amount paid other companies,
 in tolls for passengers and freight
 carried on their roads, specify-
 ing each company,
 For amount paid other companies
 for the use of their roads, speci-
 fying each company,
 For salaries of president, treasur-
 er, superintendent, law expens-
 es, office expenses of the above
 officers, and all other expenses
 not included in any of the fore-
 going items,
 Total expenditure for working
 the road,
 List of accidents to operatives and
 employees on the road, and the
 amount of damage, if any, paid
 to each case, naming each indi-
 vidual thus injured,

INCOME DURING THE YEAR.

For Passengers:

On main road including branches
 owned by Company,
 To and from other roads, specify-
 ing what,

For Freight:—

On main road and branches
 owned by Company,
 To and from connecting roads,
 United States Mails,

Rents,	.	.	.	.
Total income,	.	.	.	.
Net earnings, after deducting ex-				
penses,	.	.	.	.

DIVIDENDS.

per cent., total,	.	.	.	.
Surplus not divided,	.	.	.	.
Surplus last year,	.	.	.	.
Total surplus,	.	.	.	.

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Roads and bridges,	.	.	.	.
Buildings,	.	.	.	.
Engines and cars,	.	.	.	.

SHEPAUG VALLEY RAILROAD.

*Return of the Shepaug Valley Railroad, under Act of 1853,
for the year ending Dec. 31st, 1871.*

Capital Stock,	\$1,000,000.00
Increase of Capital since last report, .	
Capital paid in, per last report, . . .	\$160,770.00
Capital paid in since last report, . . .	231,650.00
Total amount of Capital Stock paid in, .	392,420.00
Funded debt, per last Report,	
Funded debt, paid since last Report, . .	
Funded debt, increase of, since last Report, .	
Total present amount of funded debt, . . .	350,000.00
Floating debt, per last Report,	
Floating debt, paid since last Report, . .	
Floating debt, increase of, since last Report, .	
Total present amount of floating debt, . . .	
Total present amount of funded and float- ing debt,	
Average rate of interest per annum, paid during the year,	7 per cent.

COST OF ROAD AND EQUIPMENT.

For graduation and masonry, per last Report,	
For graduation and masonry, paid during the past year,	
Total amount expended for grad- uation and masonry,	\$297,197.93
For wooden bridges, per last re- port,	

For wooden bridges, paid during the past year,	
Total amount expended for wooden truss bridges,	\$17,631 56
Total amount expended for iron bridges, (if any,)	
For superstructure, including iron, per last Report,	
For superstructure, including iron, paid during the past year, .	
Total amount expended for superstructure, including iron,	256,522.27
For stations, buildings, and fixtures, per last Report,	
For stations, buildings, and fixtures, paid during the past year, .	
Total amount expended for stations, buildings, and fixtures,	13,410.08
For land, land-damages, and fences, per last Report,	
For land, land-damages, and fences, paid during the past year, .	
Total amount expended for land, land-damages, and fences,	\$18,597.29
For locomotives per last Report,	
For locomotives paid during the past year,	
Total amount expended for locomotives,	
For passenger and baggage cars, per last Report,	
For passenger and baggage cars, paid during the past year,	
Total amount expended for passenger and baggage cars,	50,910.46
For merchandise cars, per last Report,	
For merchandise cars, paid during the past year,	
Total amount expended for merchandise cars,	

For engineering, per last Report,	
For engineering, paid during the past year,	
Total amount expended for engi- neering,	\$19,405.21
For agencies and other expenses, per last Report,	
For agencies and other expenses, paid during the past year,	
Total amount expended for agen- cies and other expenses,	3,297.97
Total cost of road and equipments,	<hr/> \$692,213 08

CHARACTERISTICS OF ROAD.

Length of road, (laid out by Com'rs,)	32 $\frac{1}{2}$ miles.
Length of single main track,	
Length of double main track,	
Length of branches owned by the com- pany, stating whether they have a single or double track,	
Aggregate length of sidings, and other tracks, excepting main track and branches,	
Weight of rail, per yard, in main road,	50 pounds.
Weight of rail, per yard, in branch roads,	
Specify the different weights per yard,	
Maximum grade, with its length, in main road,	
Maximum grade, with its length in branch roads,	
Total rise and fall in main road,	860
Total rise and fall in branch roads,	
Shortest radius of curvature, with length of curve, in main road,	500
Shortest radius of curvature, with length of curve, in branch roads,	
Total degrees of curvature, in main road,	
Total degrees of curvature, in branch roads,	
Total length of straight line, in main road,	17 $\frac{7}{10}$ miles.

Total length of straight line in branches,	
Aggregate length of wooden truss bridges,	660 feet.
Aggregate length of all other wooden bridges,	
Aggregate length of iron bridges, .	
Whole length of road unfinished on both sides,	
Number of public ways crossed at grade,	32
Number of railroads crossed at grade,	1
Remarks,	
Way stations for express trains, .	
Way stations for accommodation trains,	
Flag stations,	
Whole number of way stations, . . .	
Whole number of flag stations, .	

DOINGS DURING THE YEAR.

Miles run by passenger trains,	
Miles run by freight trains,	
Miles run by other trains, and switching,	
Total miles run,	
Number of passengers carried in the cars,	
Number of passengers carried one mile,	
Number of tons of merchandise carried in the cars,	
Number of tons of merchandise carried one mile,	
Number of passengers carried one mile, to and from other roads,	
Number of tons carried one mile, to and from other roads,	
Rate of speed adopted for express passenger trains, including stops, . .	
Average rate of speed actually attained by express passenger trains, including stops and detentions,	
Rate of speed adopted for accommodation trains,	

Rate of speed actually attained by accommodation trains, including stops and detentions,	
Average rate of speed adopted for freight trains, including stops and detentions,	
Estimated weight in tons of passenger cars, (not including passengers,) hauled one mile,	
Estimated weight in tons of merchandise cars, (not including freight,) hauled one mile,	

EXPENDITURES FOR WORKING THE ROAD.

For repairs of road, maintenance of way, (exclusive of wooden bridges,) and renewals of iron,	
Repairs of wooden bridges,	
For renewals of iron, including laying down,	
For wages of switchmen, average per month,	
For wages of gate-keeper, average per month,	
For wages of signal-men, average per month,	
For wages of watchmen, average per month,	
Number of men employed, exclusive of *those engaged in construction,	
For removing ice and snow, (this item to include all labor, tools, repairs, and extra steam-power used,)	
For repairs of fences, gates, houses for signal-men, gate-keepers, switchmen, and tool-houses,	
Total for maintenance,	
Loss and damage to goods and baggage,	
Damages for injuries to persons,	
Damages to property, including damages by fire,	
Damages for cattle killed on road,	

MOTIVE POWER AND CARS.

For repairs of locomotives,	
For new locomotives to cover depreciation,	
For repairs of passenger cars, . . .	
For new passenger cars to cover depreciation,	
For repairs of merchandise cars,	
For new merchandise cars to cover depreciation,	
For repairs of gravel and other cars,	
Total for maintenance of motive power and cars,	
Number of engines,	3
Number of passenger cars,	2
Number of baggage cars,	1
Number of merchandise cars,	24
Number of gravel cars,	

MISCELLANEOUS.

List of accidents to persons,	
List of accidents to cattle, and the amount paid for each,	
For fuel used by engines during the year, viz:	
Wood,	\$987.70
Coal,	
For oil used by cars and engines, . .	
For waste and other material for cleaning,	
For salaries, wages, and incidental expenses, chargeable to passenger department,	
For salaries, wages, and incidental expenses, chargeable to freight department,	
For gratuities and damages,	
For taxes and insurance,	2,886.00
For ferries,	

For repairs of station buildings, aqueducts, fixtures, furniture,	
For interest,	\$11,366.61
For amount paid other companies, in tolls for passengers and freight carried on their roads, specifying each company,	
For amount paid other companies, for the use of their roads, specifying each company,	
For salaries of president, treasurer, superintendent, law expenses, office expenses of the above officers, and all other expenses not included in any of the foregoing items,	
Total expenditures for working the road,	
List of accidents to operatives and employees on the road, and the amount of damage, if any, paid to each case, naming each individual thus injured,	

INCOME DURING THE YEAR.

For Passengers:—

On main road including branches owned by Company,	
To and from other roads specifying what,	

For Freight:—

On main road and branches owned by Company,	
To and from connecting roads,	
U. S. Mails,	
Rents,	
Total income,	
Net earnings,	
Expense and lease account,	
Car account,	

DIVIDENDS.

Four per cent. total, preferred stock,				
Surplus not divided,	.	.	.	.
Surplus last year,	.	.	.	.
Total surplus,	.	.	.	.

ESTIMATED DEPRECIATION BEYOND THE RENEWALS, VIZ:

Roads and bridges,	.	.	.
Buildings,	.	.	.
Engines and cars,	.	.	.

LITCHFIELD COUNTY, SS. LITCHFIELD.

Personally appeared, J. Deming Perkins, President, and made oath that the above statement is correct, to the best of his knowledge and belief. Before me,

GEO. M. WOODRUFF,

Notary Public.

SOUTH MANCHESTER RAILROAD.

*Return of the South Manchester Railroad, under the Act
of 1853.*

Capital Stock,	\$40,000.00
Total cost of road and equipments,	67,000.00
Length of road,	2 $\frac{1}{4}$ miles.

The road is leased to the Trustees of the Hartford, Providence & Fishkill Railroad Company, without rent.

F. W. CHENEY,
President.

Hartford, January 19, 1872.

SEVENTH

ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

OF CONNECTICUT.

PART FIRST.

FIRE AND FIRE MARINE INSURANCE.

HARTFORD:

PRESS OF CASE, LOCKWOOD & BRAINARD.

1872.

SEVENTH ANNUAL REPORT
OF THE
COMMISSIONER OF INSURANCE
OF CONNECTICUT.

*To the Senate and House of Representatives in General
Assembly convened :*

In compliance with the provisions of the statute creating this department, the Insurance Commissioner has the honor to transmit herewith the Seventh Annual Report on insurance in this State. It being part first of the First Annual Report under An Act entitled "An Act in addition to and in alteration of An Act concerning Communities and Corporations," approved, July 27th, 1871. This Act clothes the Insurance Commissioner with the supervision of all Insurance Companies organized under the laws of this State, and incorporated under the laws of other states and foreign countries, transacting or seeking admission to transact business in Connecticut.

Prior to the passage of this Act, the supervision of the Commissioner was confined to companies of other states, and foreign countries, admitted, or seeking admission to do business in this State.

In accordance with the requirements of the Act of 1871, the Commissioner has caused to be prepared and furnished to all Insurance Companies doing business in this State, suitable blanks for Annual Statements. Nearly all the Fire and Fire Marine Insurance Companies responded with very commendable promptness, notwithstanding the unusual pressure of business caused by the abnormal condition of things arising out of the Chicago fire ; only six out of the eighty-seven Companies reporting to this department asking a brief extension of time beyond Feb. 1st, the limit fixed by law.

By the provisions of the Statute the Life Companies are allowed two months in which to file Annual Statements, this time being absolutely necessary to enable the companies to close up

the business of the year, and make up statements and descriptive lists of policies.

Upon receipt of statements and descriptive lists, a vast amount of mathematical labor has to be performed in valuing an aggregate of about six hundred thousand policies in force, in forty Life Insurance Companies, in order to determine the amount necessary to be held by each Company as a re-insurance reserve.

Under any circumstances, and with the most prompt return of descriptive lists, the publication of the Life Report would necessarily be delayed by the time required to do this work, but at this time the labor is exceptionally great, owing to the recentness of the creation of this department, and the difficulty experienced with outside companies in securing for the first time full descriptive lists of the whole number of policies in force.

Hereafter the necessary data for making valuations, except for the current year, will be on file, and valuations can be commenced immediately after the completion of the work for the forthcoming report. Every effort will be made to secure the publication of the same at the earliest practicable date.

The Commissioner desires to express his acknowledgments for the courtesy of officers of home Companies in furnishing to the department descriptive lists of policies some months in advance of the time specified by law, thereby greatly facilitating the actuarial work of the department.

FIRE AND FIRE MARINE.

This report is based upon the sworn statements of the Fire and Fire Marine Insurance Companies, doing business in Connecticut, on the 31st day of December, 1871, and exhibits the financial condition of those Companies on that day, and their business transactions for the year preceding, as fully as the data returned will permit.

Entering so recently upon duties novel to himself and to the State, without an existing organization to aid in the work devolving upon him, and in view of his long illness, and the great amount of extra labor imposed by the startling revolution in insurance interests arising out of the Chicago Fire, the Commissioner may reasonably claim immunity from unfair comparison of this report, with those of long established departments of other States, whose officers and employees have become familiar with the intricate and multitudinous duties of their offices. Until the first year's full round of duties have been accomplished, the efforts of the department must be largely experimental. The knowledge

to be acquired by experience will be faithfully applied in the discharge of official duties, and no pains will be spared to make the reports as full and reliable as the vast interests involved justly demand.

The Commissioner gratefully acknowledges his indebtedness to his predecessor and the departments of Massachusetts, and New York, for information cheerfully furnished to himself and his assistants, whereby the labor of organization has been materially lightened, and valuable insight into the nature of official duties readily obtained.

The Fire Insurance history of 1871, it is to be earnestly hoped may long remain an exceptional one. Seldom, if ever, in the history of fire underwriting have the resources of Insurance Companies been more severely tested. Darkly, however, as lay the shadows of the great Chicago conflagration on the ruins of nearly sixty companies, and wide spread as has been the distrust occasioned by such wholesale failures, the retrospect is not wholly unrelieved of its unpleasant reminiscences. The recuperative powers developed by so many companies that were badly crippled, must be contemplated with satisfaction, and largely tend to restore public confidence in the stability and resources of honorable underwriting.

THE CHICAGO FIRE.

The Chicago Fire ranks as the most destructive of all modern conflagrations. A moderate estimate places the value of property actually destroyed by fire at One Hundred and Forty Million dollars, while the consequent depreciation of real estate, and loss to business must largely swell the aggregate of loss to the unfortunate city. About Ninety-Two Million dollars was covered by insurance, in two hundred and fifty-six companies, American and foreign, of which it is now safe to say, sixty-five per cent. will be paid. Fifty-eight of those companies were swept into bankruptcy, from which, so far as at present advised, but two have been rescued and resumed business under their original franchises. This result to the younger and weaker companies is not surprising, in view of the fact that the oldest and staunchest were seriously crippled.

It seems futile to attempt to theorize from so startling and exceptional a calamity, which has engulfed in a common ruin the prudent and the reckless; but although unprecedented in the extent of its destructiveness, the October fire was but one of a

series of great periodical conflagrations whose more or less regular advent proves not only the possibility, but the probability of their recurrence, which must not only be taken into account in making up underwriting statistics, but also form an indispensable integrant of the basis of all calculations for the future.

It remains to be seen whether the lessons of 1871 shall be received and acted upon, or ignored in the re-opening of the mad race of competition.

CONNECTICUT COMPANIES.

Excepting alone those of Chicago, on no companies in proportion to numbers, has the recent disaster borne more heavily than upon those of our own State. Of the eleven Connecticut companies involved in Chicago, viz: the Aetna, Hartford, Phoenix, City, Charter Oak, Connecticut, Merchants, North American, Putnam, Norwich, and Fairfield County, only four, the first three and last one named, survived, with the ability to pay losses in full, and this in the case of the Aetna, Hartford, and Phoenix, at the expense of serious impairments, compelling in each case a reduction of capital fifty per cent.

The aggregate Chicago loss of those companies, was a little over eleven millions, which as nearly as can be at present ascertained, will be settled as follows: Four solvent companies have paid six millions two hundred and twenty-nine thousand dollars, leaving four millions seven hundred and seventy-one thousand dollars in insolvent companies, to be compromised or settled in bankruptcy on an average basis of thirty-five per cent, making \$1,669,850, or total payments, \$7,888,850, or 71.71 per cent. of Chicago losses of Connecticut Companies. With a promptness worthy of commendation, the officers of the Aetna, Hartford and Phoenix, on ascertaining the extent of impairments called meetings of their respective stockholders, and availing themselves of an Act passed May session, 1870, voted to reduce capital 50 per cent., and subsequently voted to increase again to the former amounts. The new stock was promptly subscribed by the old stockholders of the respective companies, paid up and invested as required by law.

The honorable and business-like manner in which those companies have met the exactions of this emergency, has secured to each an enviable position in the insurance field that cannot fail to commend them to the confidence of the insuring public, and assure a degree of public patronage that will speedily atone for past sacrifices.

The statements of the above named companies have been verified by thorough official examinations.

The capital, percentage of reduction, and increase, and amount and percentage of surplus or deficiency of the companies named, is shown in the following table :

Name of Company.	Cash Capital.	Percentage of Reduction and Increase.	Surplus or Deficiency Dec. 31, 1871.	Pr. ct. of Surplus or Deficiency.
Aetna,	\$3,000,000	50	\$ - 470,002.35	- 15.66
Hartford,	1,000,000	50	- 62,641.57	- 6.26
Phoenix,	600,000	50	+ 32,038.66	+ 5.33

Of the seven Connecticut companies that succumbed to Chicago losses, but one, the Connecticut, has been enabled to resume business ; this Company having effected a compromise with creditors, and settled its losses, a meeting of stockholders was called on the 9th day of January, 1872, at which it was voted to reduce the capital to a nominal figure, and subsequently voted to increase to the full charter limit of \$500,000, all of which was promptly subscribed, and an official examination made February 3d, showed the same to be paid up in cash, and invested in compliance with the laws of this State. A certificate of authority to resume business was thereupon issued. By a singular coincidence, the aggregate paid up capital stock of the six Stock Fire Companies of this city, now authorized to do business, is exactly the same as the aggregate paid up capital stock of the nine companies in operation prior to the great fire, viz: \$6,100,000, so that while the number of companies has been reduced by three ; the capital stock has been relatively increased, and the acknowledged position of the City of Hartford, as a great insurance center fully maintained.

Three new Fire Companies, viz: the National and Orient of Hartford, and Meriden, of Meriden, have been organized under charters granted at recent sessions of the General Assembly. The National and Orient having each a paid up capital stock of \$500,000 ; and the Meriden a subscribed capital of \$200,000, of which but ten per cent. is paid up in cash, and the balance secured by indorsed notes, as allowed by the terms of its charter.*

*The capital of this Company has since been fully paid up.

These companies having passed an official examination, and complied with the laws of this State, certificates of authority to do business were issued to take effect on and after the dates herewith indicated.

National, Hartford,	-	-	-	-	December 15th, 1871.
Orient, do.	-	-	-	-	January 1st, 1872.
Meriden, Meriden,	-	-	-	-	February 3d, 1872.

MUTUAL FIRE COMPANIES.

Sixteen Mutual Fire Insurance Companies of this State, have reported to this department, being all the companies of this class now transacting business, a majority merely doing a limited local business. Several of the older companies of this class show a slow, but healthy growth, the result of cautious management.

The exhibits made by a majority of these companies have been very meagre, several being unable to make any connected statement owing to the manner in which their books have been kept. The officers of these companies have shown a readiness to furnish all the information in their power, and under a full understanding of the requirements of the law, it is expected that with the adoption of a more suitable blank for Annual Statements, exhibits more full and satisfactory can be given in the next Annual Report.

The following tables show the condition of those companies as fully as the data returned will permit, and furnish all the information at present available.

TABLE SHOWING THE DATE OF ORGANIZATION, GROSS ASSETS, GROSS LIABILITIES, &c., OF THE VARIOUS MUTUAL FIRE INSURANCE COMPANIES OF CONNECTICUT, ON THE 31ST DAY OF DECEMBER, 1871.

	Commenced business.	Risks written in 1871.	Risks terminated in 1871.	Amount at risk, Dec. 31st, 1871.	Gross assets.	Gross liabilities	Surplus or deficiency.
Danbury Mutual,	1860	\$131,511.00	\$30,170.00	\$272,764.00			
Farmington Valley Mutual, ...	1864	.....	.....	71,603.00	\$6,341.65		
Farmers Mutual,	1863	63,775.00	23,020.00	903,732.00			
Greenwich Mutual,	1855	.....	.....		
*Hartford County Mutual,	1831	.....	.....	14,592,000.00	125,608.65	\$40,224.26	+76,384.39
Harwinton do.,	1866	.....	.....		
Litchfield do.,	1833	1,234,518.00	1,046,040.00	3,496,733.00	38,366.61		
Madison do.,	1855	29,025.00	7,600.00	238,395.00	2,800.90	542.87	+2,258.03
Middlesex do.,	1836	.....	.....	17,315,913.00	178,667.78	71,107.18	+107,560.60
New London do.,	1840	590,060.00	588,915.00	846,305.00	50,455.47	2,909.37	+47,546.10
Norwich do.,	1795	.....	.....	231,611.00	9,834.93		
Naugatuck Valley do.,	May 18th, 1871	321,800.00	1,200.00	297,100.00	1,438.72	1,421.18	+17.54
State do.,	Aug. 28th, 1867	.....	.....	23,242.28	39,971.87	5,300.00	+34,671.87
Tolland County do.,	Oct., 1867	.....	.....	8,844,037.00	62,324.41	41,724.29	+20,600.12
Washington do.,	June, 1862	5,025.00	1,200.00	100,560.00			
Windham County do.,	March 1st, 1862	.....	.....	5,451,280.50	38,562.16	22,384.72	+16,177.44
Brooklyn,	May 28th, 1826	.....	.....		
		\$2,376,714.00	\$1,698,145.00	\$52,685,275.78	\$554,373.15	\$194,613.87	

* Business for 1869, 1870, 1871.

TABLE SHOWING THE INCOME, LOSSES, AND EXPENDITURES, OF THE VARIOUS MUTUAL FIRE INSURANCE COMPANIES OF CONNECTICUT,
DURING THE YEAR ENDING DECEMBER 31st, 1871.

		Premiums received.	Income from all other sources.	Gross cash income.	Losses paid.	All other expenses.	Gross expenditures.	Surplus or deficiency of income.
Danbury Mutual,	Danbury,	\$686.98	.....	\$686.98	.....	.....	\$12.60	+181.08
Farmington Valley Mutual,	Farmington, ...	74.00	\$119.88	193.68	.....	.....	153.50	+854.19
Farmers Mutual,	Suffield,	961.97	45.72	1,007.69	.....	.....	.....	.....
Greenwich Mutual,	Greenwich, ....	.....	.....	.....	.....	.....	.....	.....
*Hartford County Mutual,	Hartford,	84,402.52	17,817.22	102,219.74	\$89,281.62	.....	69,381.62	+32,838.12
Harwinton do.,	Harwinton, ....	.....	.....	.....	.....	.....	.....	.....
Litchfield do.,	Litchfield,	4,464.64	2,456.87	6,921.51	873.78	1,993.22	2,867.00	+4,054.51
Madison do.,	Madison,	343.75	145.81	489.56	.....	25.71	25.71	+463.85
Middlesex do.,	Middletown, ...	49,750.74	9,320.19	59,070.93	13,893.52	20,867.90	34,761.42	+24,309.51
New London do.,	Norwich,	2,962.45	3,446.23	6,408.68	1,471.01	1,309.93	2,780.94	+3,627.74
*Norwich do.,	Norwich,	632.67	829.82	1,462.49	1,047.25	882.04	1,929.29	-466.80
State do.,	Hartford, ....	.....	.....	.....	.....	.....	.....	.....
Tolland County do.,	Tolland,	25,059.18	3,691.30	28,750.48	19,721.01	8,509.78	28,230.79	+519.69
Washington do.,	Washington, ...	63.39	.....	63.29	.....	8.65	8.65	+54.64
Windham County do.,	Brooklyn,	10,918.51	3,184.95	14,103.46	7,338.35	3,135.88	10,464.23	+3,639.23
*Naugatuck Valley do.,	Ansonia,	2,045.96	.....	2,045.96	.....	414.46	414.46	+1,631.50
		\$182,366.76	\$41,057.79	\$223,424.45	\$113,726.54	\$37,160.17	\$151,030.21	

* Business for 1869, 1870, 1871.

COMPANIES OF OTHER STATES.

At the time of the present incumbent's accession to office, sixty-six Joint Stock Fire and Fire Marine Insurance Companies of other states were transacting business in Connecticut, under his predecessor's certificates of authority. Of this number sixty-one were subsequently involved in the Chicago Fire. Twenty-eight, to an extent compelling an immediate suspension of business, and in nearly every case ultimate failure. The certificates of authority heretofore granted to those companies were therefore necessarily revoked. As nearly as could be ascertained, the losses by the Chicago Fire, of these twenty-eight companies, amounted to \$21,118,000, while their assets aggregated but \$17,954,000, or a ratio of loss to assets of 117.62. The companies that have suspended, are classified by states as follows :

NEW YORK.

Albany City, Atlantic Fire, Buffalo, Buffalo Fire and Marine, Capital City, Excelsior, Fulton, Lamar, Lorillard Fire, Manhattan, Market Fire, North America, Security, Washington Fire, Western, Yonkers.

MASSACHUSETTS.

Hide and Leather, Independent.

RHODE ISLAND.

American, Atlantic, Hope, Roger Williams, Providence Washington.

CALIFORNIA.

Occidental, Pacific, Peoples.

OHIO.

Teutonia, Alemannia.

The Alemannia of Cleveland, Ohio, has resumed business, having compromised with its Chicago creditors, and assessed its stockholders to the amount of \$112,500, or forty-five per cent. of its capital stock. An official examination showing the assessment to have been fully paid, and the Company restored to solvency—license to resume business in this State was issued, January 3d, 1872. The remaining thirty-three of the sixty-one companies of other states, doing business in this State, involved in the Chicago Fire, are paying, or have paid, losses in full. Twelve have assessed stockholders to repair capital, the assess-

ments amounting to \$4,055,661, or 53.47 per cent. of the aggregate capital stock of said companies.

As a rule the stockholders of the companies seriously crippled have responded promptly to the assessments; but one of the companies reporting to this department, that had made calls on capital, showing assessment notes outstanding, December 31st.

The following table shows the capital, amount and percentage of assessments, and amount and percentage of surplus or deficiency of those companies, December 31st, 1871.

Name of Company.	Cash Capital.	Amount of Assessment.	Percentage of Assessment.	Surplus or Deficiency, Dec. 31, 1871.	Per ct. of Surplus or Deficiency.
Alemania . . .	250,000	112,500	45	+23,775.59	+9.51
Andes* . . .	1,000,000	500,000	50	-134,281.72	-13.42
Alps . . .	250,000	200,661	80.20	+14,052.07	+5.62
Firemens' Fund.	500,000	250,000	50	-89,921.04	-17.98
Home (Ohio) . .	500,000	330,000	66	+4,677.44	+9.35
Home N. Y. . .	2,500,000	1,500,000	60	+33,658.98	+1.34
Hoffman . . .	200,000	50,000	25	+26,364.92	+13.18
Hanover . . .	400,000	200,000	50	+41,571.44	+10.39
Howard N.Y., . .	500,000	150,000	30	+1,584.52	+ .31
Peoples (Wor'ter)	500,000	100,000	20	+11,874.59	+2.37
Springfield F. & M.	500,000	325,000	65	+68,188.76	+13.63
Union (Cal.) . .	750,000	337,500	45	-67,203.24	-8.96

* See page xix.

At the time of filing annual statement, the National Insurance Company of Boston had made no assessment. Its annual statement showed that a number of its stockholders had executed a bond, in the sum of \$300,000, to secure policy-holders in case of loss; as this bond was given for the sole benefit of policy-holders, and any payments made under it would constitute a claim against the Company, the Commissioner could not recognize it as property belonging to the Company that should be included in its assets. The statement without the bond, showing the capital of the Company impaired fully 100 p. c., the agents of the Company were immediately notified to suspend writing, until action could be had by its stockholders under a special act, passed by the Legislature of Massachusetts, then in session, for the relief of the Company. A formal revocation of the Company's license was not issued because the Commissioner was personally advised that immediate steps would be taken to place the Company on a sound basis. A supplementary statement was filed, April 5th, accompanied by the certificate of the Massachusetts Commissioner, showing that the capital of the Company had been fully restored. Licenses to resume business were therefore issued to take effect on and after April 5th.

**SUPPLEMENTARY STATEMENT OF THE ASSETS AND LIABILITIES
OF THE NATIONAL INSURANCE COMPANY OF BOSTON,
MASS., APRIL, 1st.**

ASSETS.

Loan on bond and mortgage, - - - - -	\$19,500.00
Bonds and stocks owned by the Company, - - - - -	363,586.00
Loans on collaterals, - - - - -	46,000.00
Cash in office and bank, - - - - -	113,324.67
All other assets, - - - - -	303,777.41
Total available assets, - - - - -	\$846,188.08

LIABILITIES.

Losses unpaid, - - - - -	\$63,950.00
Re-insurance, - - - - -	404,839.74
All other claims, - - - - -	91,169.01
Total liabilities except capital stock, - - - - -	\$559,958.75
Capital stock, - - - - -	300,000.00
Total liabilities, including capital stock, - - - - -	\$859,958.75
Deficiency, - - - - -	\$13,770.67
Percentage, - - - - -	4.59

MUTUAL FIRE COMPANIES OF OTHER STATES.

Three Mutual Fire Companies of other states, viz. : the Merchants and Farmers, and the Holyoke of Massachusetts, and the Lycoming, of Pennsylvania, had been authorized to do business in Connecticut, prior to the passage of the Act of 1871. Whether designedly or inadvertently on the part of its framers by the terms of the statute, Mutual Fire Companies of other states were virtually prohibited from doing business in this State. The first clause of Sec. 11, reads as follows : " It shall not be lawful for any fire or fire and marine insurance company, association, or partnership, incorporated by, or organized under the laws of any other state of the United States, directly or indirectly, to take risks or transact any business of insurance in this State, unless possessed of at least \$150,000 of cash capital paid up, and securely invested, &c. While this requirement is doubtless eminently wise as relating to the capital of a stock company, and would be equally so, as applied to the amount of invested funds of which a mutual company should be possessed, before admission—yet, as the statute now reads, those companies cannot comply, not having what is technically called capital, though the Massachusetts companies are possessed of securely invested assets, the Holyoke to the amount of \$308,775.14, or \$159,603 over all liabilities, and the Merchants and Farmers, to the amount of \$417,146.09, or \$203,373 over all liabilities, which taken in connection with

their exceedingly conservative management, justly entitles them to the confidence bestowed by a large class of our citizens, who have earnestly opposed their expulsion from the State.

The Lycoming, of Pennsylvania, though showing but a comparatively small amount of invested funds, December 31st, has in fact a large reserve in its premium notes, over \$5,000,000 of these notes being held against citizens of that state alone, which, under its laws, and the provisions of the company's charter, are liable to assessment for losses, if necessary to the amount of their uncollected face. By assessments on said notes, this Company has paid in full its heavy Chicago loss of \$423,000, and received in cash nearly the full amount of the assessment credited in its assets in its annual statement. An examination made at the home office of the Company in December, showed the management of the same to be honorable and economical, and the condition of the company to be as represented, in its special statement of Dec. 1st, with a record for fair dealing, extending over thirty years.

The Commissioner, on consultation with the Governor and other influential citizens, concluded not to revoke the certificates of authority of those mutual companies, but permit them to remain in the State for the four months that must intervene before the meeting of the General Assembly, when the language of the Statute can be so changed as to specify the amount of invested funds of which mutual companies of other states shall be possessed, before admission to do business in this State, or the present provisions re-affirmed as the deliberate judgment of the General Assembly.

ERRATA.

The total amount of the assets of the Merchants and Farmers Mutual Fire are \$385,816.35, and its surplus over all liabilities \$172,043.39.

The following table exhibits those companies of other states that have increased capital during the past year. In the case of the Agricultural, of Watertown, N. Y., the stock not having been paid up, December 31, the increase does not appear in its statement. An examination into the affairs of the Company, made by the Superintendent of Insurance of that State, showed the new capital paid up, and a certificate to that effect was by him issued, February 2d, 1872.

Name of Company.	Location.	Former Capital.	Increase of Capital.
Agricultural, . . .	Watertown, N. Y. .	\$100,000	\$100,000
Exchange,	New York,	150,000	50,010
Bay State,	Worcester, Mass. .	104,800	75,200
Continental, . . .	New York,	500,000	500,000
Girard,	Philadelphia, . . .	200,000	100,000

The following table exhibits those companies of other states doing business in Connecticut, not having made assessments, that show impairments of capital December 31st, 1871.

Name of Company.	Paid up Capital.	Amount of Impairment.	Percentage of Impairment.
Republic, N. Y., . .	\$300,000	\$31,706.07	10.56
Naragansett, R. I., .	500,000	7,486.05	1.45
Niagara, N. Y., . .	1,000,000	95,909.00	9.59
National, Bangor, .	200,000	15,031.12	7.51

It will be seen by the foregoing tables that two Connecticut companies, and eight companies of other states show as a legacy of the Chicago fire, impairments of capital ranging in amount from \$7,486.05, to \$470,002.55, and a percentage of impairment ranging from 1.45, to 17.98; yet the surplus as regards policy-holders in the case of each company indicates sufficiently liberal ratios to guarantee all risks. Special statements of condition will be called for July 1st, from all companies where statements to Dec. 31st, 1871, showed serious impairments of capital.

FOREIGN INSURANCE COMPANIES.

Six foreign insurance companies are now authorized to do a fire business in this State, the Commercial Union having been admitted during the past year. These companies all show an increase of the assets of their United States Branches, ranging from \$200,000 to \$500,000, and an increase of net surplus, ranging from \$50,000, to \$250,000.

The Liverpool, London, and Globe, and the North British and Mercantile, in common with many American companies involved in Chicago, show a heavy excess of expenditures over receipts on the business of the past year, though in both cases remittances substantially covering Chicago losses, were received from their home offices.

The Queen Insurance Company was not doing business in Chicago at the time of the fire. The losses of the remaining companies were comparatively light, ranging from \$65,000 to \$150,000. To furnish information frequently asked for by policy holders in this State, the Commissioner addressed to the managers of the several companies certain enquiries as to deposits of securities in the various State departments, and in the hands of trustees held for the benefit of policy holders in the United States, and especially in this State. The information asked for, has been very fully given, and therefrom the following table has been compiled.

STATEMENT OF DEPOSITS AND ASSETS OF U. S. BRANCHES OF FOREIGN INSURANCE COMPANIES.

Name of Company.	States in which deposits are held.	Character of Securities.	Par value of securities deposited in State departments.	Par value of securities in the hands of Trustees	Market value.	All other assets.	Total fire assets, U. S. Branch.	Available for losses in Conn.
Commercial Union,	New York,	U. S. 5-20 (reg.) Bonds.	\$275,000	.....	\$302,000.00	\$43,537.40	\$346,037.40	\$346,037.40
	New York,	U. S. 5-20 (reg.) Bonds,	\$110,000	.....	\$127,462.50	.....	\$127,462.50	\$127,462.50
	" " " " " "	" 10-40 " " " "	100,000	.....	108,625.00	.....	108,625.00	108,625.00
	" " " " " "	" 5-20 " " " "	.....	100,000	108,625.00	.....	108,625.00	108,625.00
	" " " " " "	" 5-20 " " " "	.....	27,000	31,286.25	.....	31,286.25	31,286.25
	" " " " " "	" 5-20 " " " "	.....	.....	.....	\$123,822.50	123,822.50	123,822.50
	Ohio,	U. S. 10-40 (reg.) Bonds,	120,000	.....	130,350.00	.....	130,350.00	.....
	Oregon,	" 5-20 " " " "	50,000	.....	57,937.50	.....	57,937.50	.....
	Nevada,	" " " " " "	30,000	.....	34,908.57	.....	34,908.57	.....
	" " " " " "	" " " " " "	20,000	.....	19,900.00	.....	19,900.00	.....
Imperial,	Alabama,	Nevada State Bonds,	10,000	.....	7,000.00	.....	7,000.00	.....
	Tennessee,	Alabama " " " "	20,000	.....	12,800.00	.....	12,800.00	.....
	S. Carolina,	Tennessee " " " "	20,000	.....	9,800.00	.....	9,800.00	9,800.00
	Virginia,	S. Carolina, " " " "	86,000	.....	47,560.00	.....	47,560.00	.....
	" " " " " "	Virginia, " " " "	7,000	.....	8,120.00	.....	8,120.00	.....
	Illinois,	U. S. 5-20 (reg.) " " " "	200,000	.....	231,750.00	.....	231,750.00	231,750.00
	Totals,	.....	.....	.....	.....	.....	.....	.....
	New York,	U. S. 10-40 Bonds,	\$60,000	.....	\$65,400.00	.....	\$65,400.00	\$65,400.00
	" " " " " "	" 5-20 (reg.) " " " "	2,000	.....	2,290.00	.....	2,290.00	2,290.00
	" " " " " "	" 6 p.c. Pac. R. R.,	145,000	.....	167,110.00	.....	167,110.00	167,110.00
Liverpool, London, and Globe,	" " " " " "	Real Estate,	.....	372,280.34	372,280.34	.....	372,280.34	372,280.34
	" " " " " "	Bonds and Mortgage,	.....	1,055,400.00	1,055,400.00	.....	1,055,400.00	1,055,400.00
	" " " " " "	U.S.(P. R.R.) & 5-20 Bs.	.....	661,000.00	751,725.00	.....	751,725.00	751,725.00
	" " " " " "	" " " " " "	.....	.....	.....	\$671,044.28	671,044.28	671,044.28
	Ohio,	U. S. 5-20 6 p.c. Bonds,	50,000	.....	57,750.00	.....	57,750.00	.....
	" " " " " "	Bonds and Mortgages,	50,000	.....	50,000.00	.....	50,000.00	.....
	Illinois,	" " " " " "	200,000	.....	227,390.00	.....	227,390.00	227,390.00
	Tennessee,	" " " " " "	20,000	.....	21,825.00	.....	21,825.00	.....
	S. Carolina,	S. C. State Bonds,	20,000	.....	9,800.00	.....	9,800.00	9,800.00
	Alabama,	Alabama, " " " "	10,000	.....	7,000.00	.....	7,000.00	.....
Totals,	Mississippi,	Miss. Au'tors Warrants,	20,000	.....	16,000.00	.....	16,000.00	.....
	Virginia,	Bonds and Mortgages,	50,000	.....	50,000.00	.....	50,000.00	.....
								\$3,322,459.62

STATEMENT OF DEPOSITS AND ASSETS OF U. S. BRANCHES OF FOREIGN INSURANCE COMPANIES (CONTINUED).

Name of Company.	States in which deposits are held.	Character of securities.	Par value of securities deposited in State departments.	Par value of securities in the hands of Trustees	Market value.	All other assets.	Total fire assets, U. S. Branch.	Available for losses in Conn.
North British and Mercantile,	New York,	U. S. 5-20 Bonds,	\$200,000	.....	\$221,210.00	.....	\$221,210.00	\$221,210.00
	"	" " " " " "	.....	\$561,964.57	621,227.07	\$289,242.38	910,469.45	910,469.45
	Illinois,	U. S. & Ill. State B'ds.	200,000	.....	224,992.50	.....	224,992.50	224,992.50
	Ohio,	U. S. (Cur. 6's)	100,000	.....	114,750.00	.....	114,750.00	
	Virginia,	U. S. & Virg. St. Bonds.	70,000	.....	53,923.79	.....	53,923.79	
	Tennessee,	Tennessee State " " "	20,000	.....	13,200.00	.....	13,200.00	
	S. Carolina,	S. Carolina " " " "	20,000	.....	10,000.00	.....	9,800.00	9 800.00
	Alabama,	Alabama " " " "	10,000	.....	7,000.00	.....	7,000.00	
Totals,							\$1,565,351.74	\$1,356,461.95
Queen,	New York,	U. S. 5-20 (reg.) Bonds.	\$200,000	.....	\$229,000.00	.....	229,000.00	229,000.00
	"	" " 6 p.c. Bonds of 1881	.....	\$200,000.00	229,000.00	.....	229,000.00	229,000.00
	"	" " " " " "	.....	.....	.....	\$118,092.24	118,092.24	118,092.24
	Ohio,	U. S. 6 p.c. (reg.) Bonds.	100,000	.....	114,500.00	.....	114,500.00	
	Tennessee,	" " " " " "	20,000	.....	22,900.00	.....	22,900.00	
	Alabama,	Alabama State " " "	10,000	.....	7,000.00	.....	7,000.00	
	Totals,						\$730,492.24	\$576,092.24
Royal,	New York,	U. S. 5-20 Bonds,	\$235,000	.....	\$264,350.00	.....	264,350.00	264,350.00
	"	U. S. Securities & Cash	.....	\$626,996.15	.....	.....	626,996.16	626,996.16
	Ohio,	U. S. Bonds,	100,000	.....	117,000.00	.....	117,000.00	
	Virginia,	U. S. & Virg. Bonds,	50,000	.....	57,250.00	.....	57,250.00	
	Alabama,	Ala. " " " " " "	10,000	.....	7,000.00	.....	7,000.00	
	Illinois,	U. S. " " " " " "	200,000	.....	229,500.00	.....	229,500.00	229,500.00
	Totals,						\$1,302,096.16	\$1,120,846.16

ANDES INSURANCE COMPANY.

This Company commenced business in July, 1870, with an invested cash capital of \$1,000,000, and previous to the Chicago fire, did a large, and apparently profitable business. The ascertained loss of the Company at Chicago was \$939,244.06. Soon after the Chicago fire, and before the loss of the Company had been definitely ascertained, the auditor of the State of Ohio made an examination of its affairs, and determined the impairment of its capital to be \$500,008.46, and thereupon ordered the Company to assess its stockholders \$500,000 to repair its capital; such assessment to be paid in three equal installments, in thirty, sixty, and ninety days, from Nov. 1st, 1871. This assessment proved entirely insufficient to pay the losses of the Company, and grave doubts were entertained in regard to its condition.

As the Company had a large number of agents in this State, and was doing an extensive business, and information was repeatedly sought at this office by its policy-holders and others, with reference to its condition—the Commissioner appointed a committee to make an examination into its affairs. The examination, which was thorough and exhaustive, was concluded February 3d, 1872, and the actual condition of the Company found to be as follows :

Gross assets, - - - - -	\$1,557,937.06
Gross liabilities, including capital, - - - - -	1,931,209.65
Amount of impairment, - - - - -	<u>\$373,272.59 or 37.32</u>

Upon learning the condition of the Company, as above stated, the Commissioner immediately notified its agents to suspend business, and called upon its officers to take action in reference to its condition.

One-half of its risks were subsequently re-insured in the Amazon and Triumph Insurance Companies, reducing its liabilities on its re-insurance reserve, \$355,772, the re-insurance contract being effected for \$200,000, thereby improving its condition \$155,772. While this transaction, unique in its extent, was doubtless legitimate, yet the Amazon and Triumph being twin off-shoots of the Andes, and under substantially the same management, the Commissioner required the filing of the most indisputable evidence demanded by the law under which he acts, that the contracts were made in good faith, and the amounts stipulated paid over to the Amazon and Triumph Insurance Companies.

Satisfactory evidence on this point having been obtained, the next question arising was the effect of said contracts on the condition of the last named companies. Examinations into the affairs of those Companies occupying four days, from the 24th to the 28th of January, inclusive, showed their condition to be as follows :

AMAZON.

Gross Assets, - - - - -	\$772,516.87
Gross liabilities, including capital, - - - - -	664,680.43
Net surplus, - - - - -	<u>\$107,836.44</u>

TRIUMPH.

Gross assets, - - - - -	\$780,180.02
Gross liabilities, including capital, - - - - -	679,102.75
Net surplus, - - - - -	<u>101,077.27</u>

The condition of these Companies, February 9th, subsequent to the re-insurance contract, was as follows :

AMAZON.

Gross assets, - - - - -	\$872,516.87
Gross liabilities, including capital, ⁹ - - - - -	842,566.43
Net surplus, - - - - -	<u>\$29,950.44</u>

TRIUMPH.

Gross Assets, - - - - -	\$880,180.02
Gross liabilities, including capital, - - - - -	856,988.75
Net surplus, - - - - -	<u>\$23,191.27</u>

The accommodation thus afforded in lightening the burdens of the Andes, materially changed the standing of those Companies, as shown by their Annual Statements, and as ascertained by examination, though leaving them in condition to comply with all the requirements of our law.

A Supplemental Statement of its condition, February 9th, was subsequently filed in this department by the Andes Insurance Company, showing its condition as given below.

SUPPLEMENTAL STATEMENT OF THE ANDES INSURANCE COMPANY, DTED FEBRUARY 9TH, 1872.

Loans on bond and mortgage, - - - - -	\$377,774.80
Interest due on bond and mortgage, - - - - -	17,476.27
Stocks and bonds owned by the Company, - - - - -	399,172.65
Loans on collateral securities, - - - - -	91,713.00
All other assets of the Company, - - - - -	489,446.71
Gross assets, - - - - -	<u>\$1,375,583.43</u>

LIABILITIES.

Gross claims for losses unpaid, - - - - -	\$143,340.13
Amount required to re-insure, - - - - -	355,777.15
Due for commissions and brokerage, - - - - -	55,800.00
Paid up capital, - - - - -	1,000,000.00
Gross liabilities, - - - - -	\$1,554,917.28
Deficiency, - - - - -	179,333.85

The per-centage of impairment 17.93, coming within the limits of our statute, and the Commissioner having secured the pledge of the Directors of the Company, that a further assessment would be made upon the stockholders, its agents were permitted to resume business. The Company's settlement of Chicago losses was prompt and honorable, as have been all its dealings with its creditors. Under the exceptional circumstances of the present year, the Commissioner has felt justified in extending to embarrassed companies every consideration consistent with his duty to the public.

COMPANIES ADMITTED.

The following companies have been admitted to transact business in this State during the past year, and up to April 1st of the current year :

Name of Company.	Location.	Name and residence of Attorney.	Cash Capital.	Date of admission.
Alemannia,	Cleveland, Ohio,	C. B. Bowers, N. Haven,	\$250,000	Aug. 14th, 1871.
Pennsylvania, ...	Philadelphia, Pa.	C. C. Kimball, Hartford,	400,000	Oct. 18th, 1871.
National,	N. Y., N. Y.,	A. P. Collins, N. Britain,	200,000	Oct. 20th, 1871.
Equitable,	Providence, R. I.,	C. C. Kimball, Hartford,	200,000	Oct. 24th, 1871.
Star,	N. Y., N. Y.,	Wm. Wallace, " "	200,000	Oct. 27th, 1871.
Arctic,	N. Y., N. Y.,	S. Chapman, Jr., " "	250,000	Oct. 24th, 1871.
Com. Union,	London, Eng.	S. Chapman, Jr., " "	270,000	Oct. 30th, 1871.
St. Nicholas,	N. Y., N. Y.,	Gardner Morse, N. Hav.	150,000	Oct. 31st, 1871.
Brewers & Maltsters	N. Y., N. Y.,	W. C. Hastings, Hartford	200,000	Oct. 31st, 1871.
Amazon,	Cincinnati, O.	Ralph Gillett, " "	500,000	Nov. 6th, 1871.
Triumph,	Cincinnati, O.	Ralph Gillett, " "	500,000	Nov. 6th, 1871.
Exchange,	Boston, Mass.,	Wm. E. Baker, " "	200,000	Nov. 14th, 1871.
Hoffman,	N. Y., N. Y.,	Silas Chapman, Jr., " "	200,000	Nov. 17th, 1871.
Williamsburg City,	Brooklyn, N. Y.	C. M. Webster, " "	250,000	Nov. 24th, 1871.
American,	Philadelphia, Pa.	J. N. Crandall, Norwich,	400,000	Nov. 25th, 1871.
Exchange,	N. Y., N. Y.,	Judah Frisbie, N. Hvn.	200,000	Dec. 15th, 1871.
Howard,	Boston, Mass.,	Wm. Wallace, Hartford,	500,000	Dec. 15th, 1871.
Humboldt,	N. Y., N. Y.,	C. M. Webster, " "	200,000	Dec. 15th, 1871.
German,	Erie, Penna.,	G. S. Lester, N. Haven,	200,000	Dec. 26th, 1871.
Lorillard,	N. Y., N. Y.,	R. S. Burt, Hartford,	300,000	Jan. 1st, 1872.
Alps,	Erie, Penna.,	J. W. Smith, Waterbury,	250,000	Jan. 24th, 1872.
Washington,	N. Y., N. Y.,	C. W. Preston, Hartford,	200,000	Jan. 27th, 1872.
National,	N. Y., N. Y.,	A. P. Collins, N. Britain,	200,000	Jan. 27th, 1872.
Atlantic,	N. Y., N. Y.,	Judah Frisbie, N. Hav.	200,000	Mar. 21st, 1872.
German American,	N. Y., N. Y.,	Egbert Marsh, Br'port,	1,000,000	Mar. 25th, 1872.
North Missouri,	Macon, Missouri,	Geo. R. Cowles, Norwalk	200,000	Mar. 25th, 1872.
Market,	N. Y., N. Y.,	Egbert Marsh, Br'port,	200,000	Mar. 26th, 1872.

The Companies above enumerated have all been subjected to the test of a thorough official examination of their books and assets,

when statements for admission have been unaccompanied by the proper official certificate of standing. The results of the examinations have generally been satisfactory, some informalities have been corrected, and several applications have been rejected.

The companies enumerated below have withdrawn from the State, and retired their agencies.

American Central, St. Louis, Mo.,	-	-	Dec. 31st, 1871.
Georgia Home, Columbus, Ga.,	-	-	Dec. 31st, “
First National, Worcester, Mass.,	-	-	Dec. 31st, “

STATE SUPERVISION.

No one who has devoted even a few months to the intelligent study of the question of insurance, and carefully reviewed its history, can doubt the wisdom and necessity of State supervision in the interest of the insuring public. The results accomplished by the long established departments of sister states, have abundantly demonstrated its value. By vigilant supervision the public has been in no small degree protected from the swindling operations of unsound institutions, while official reports have widely disseminated valuable information as to the financial standing of the numerous associations bidding for patronage.

On first entering upon the duties of the office, and gradually unfolding the work laid out for him under the statute, the Commissioner could not help entertaining honest doubts of its utility or necessity ; but his appreciation of its importance has grown with each month's experience.

In the amount of capital invested, in the magnitude of its operations, in its intimate relation to almost every other financial interest of this country, and in its capacity for conferring solid benefits, or betraying sacred trusts, as it shall be honestly or otherwise administered, the insurance interest is scarcely second to any of a financial character in this country. Sustaining as it does so vital a relation to almost the entire business and industrial interests of our State and country, in fact largely constituting the basis of commercial confidence, it is of the first importance that, by wise and guarded legislation, and careful and intelligent supervision, which will always command the willing co-operation of all honorable underwriters, this great interest should be placed upon a sound and reliable basis, and the security which the insurance fraternity so confidently promise to their patrons, demonstrated to be an inherent quality of their own organizations. That this is practicable, making of course all due allowances for abnormal disasters,

such as that of October last, is proven by the histories of the many institutions, both life and fire, that through great discouragements, and despite occasional disasters, have worked up from most meagre beginnings to most marvellous results, reimbursing millions of dollars to their patrons, and standing out to-day colossal monuments to the ability and integrity of their past and present management. To secure in the case of all aspirants for the patronage of the insuring public, relatively the same standard of reliability, the Commissioner apprehends to be the design of State supervision. Between departments, and honorably conducted companies, no antagonisms need exist, while these in common with the insuring public are deeply interested in the correction of abuses, and the suppression of unworthy institutions, whose operations create distrust, and bring reproach upon the profession.

The brief existence of this department precludes the possession of statistics necessary to illustrate the growth of this great interest by a comparison of the experiences of past years with the business of the year covered by this report. The contracts, in force on the 31st day of December, 1871, of the eighty-four Fire and Fire Marine Insurance Companies of this and other states, and foreign countries doing business in this State on that day, covered the enormous figure of \$3,514,088,333, on which the premium receipts were \$49,154,551; of the gross amount at risk, \$199,467,344 was held within this State, and for the indemnity pledged, Connecticut citizens had paid in premiums the not insignificant sum of \$1,820,364.

It would be of interest in this connection to show the transactions in this State, for the past year, of the forty Life Companies doing business therein, December 31st, 1871; but the general omission of this information in the statements of those Companies, renders this impracticable. The contracts of these forty Companies cover an aggregate of \$1,576,497,000, and their aggregate premium receipts for the past year were \$65,847,327.83. This is merely referred to at this time to show the extent and importance of insurance transactions.

The Life report is now being prepared, and will be issued as soon as practicable after the completion of the valuation of policies. But it may be here remarked if the business of fire insurance, where the contracts mainly extend over a period of but one to three years, can from the above showing be regarded as of sufficient importance to warrant supervision on the part of the State in the interest of policy-holders, manifestly it is of still

greater importance with respect to life insurance, where the contracts extend over an indefinite period in the future, and, in the main, will not be fulfilled until one party thereto shall have passed off this stage of action.

Life Insurance Companies are thus constituted the depositories of a sacred trust which, rightly administered, is to enure to the benefit of the future widows and orphans of our State and Country, or if abused betray the confidence of the hundreds of thousands who are largely committing to their keeping the future welfare of those dependent upon them.

Life Insurance history records many notable examples of the faithful discharge of this great trust, and also many lamentable instances of its reckless breach. To surround it with all practicable safeguards, has been the aim of all wise legislation, and doubtless, of much that has been unwise on this subject.

An important means to this end is the official verification of statements of condition, and the annual official computation of the re-insurance reserve, which is thus kept commensurate with the increasing obligations of the Company.

ORGANIZATION OF THE DEPARTMENT.

This has involved no small amount of labor, but no efforts have been spared to establish the department on an efficient basis. To this work the Commissioner has devoted unremitting personal attention.

At the very outset the Chicago disaster thrust upon him many perplexing duties; in their discharge he has been influenced by an earnest desire to protect the interests of policy-holders, and at the same time assist embarrassed companies into line. The great labor involved in valuing nearly six hundred thousand policies, necessitated the employment of a large force of clerks, not experts in this business. In the selection of female clerks for this work, the Commissioner has been governed by the experience of the Massachusetts department, and the satisfactory manner in which the work has been performed, has justified his decision.

Notwithstanding the slow progress made by clerks unused to this arduous work, and the unavoidable expenditure of time and labor in the preparation of valuable tables, the receipts for work done in the actuarial department, have exceeded the expenditures, and the ratio of excess will increase with the growing expertness of the clerks. At the close of the fiscal year, March 30th, this department had been in existence seven months, and had collected

in department fees, and paid into the State Treasury, \$18,016.87, and drawn therefrom for department expenses, including the Commissioner's salary, \$14,140.73, leaving a balance in its favor of \$3,876.14, besides one thousand dollars then earned, but not collected.

At present the expenses are increased by the want of State accommodations, which compels the payment of rent from the receipts of the department. In the selection of rooms, the necessity of a fire-proof vault for the safe keeping of the valuable books and records of the office, restricted the choice of the Commissioner to two or three places, of which the least expensive and best adapted was selected.

Allowing about \$3,000 for extra expenses attendant upon organization, the Commissioner thinks this exhibit satisfactorily settles the question of expense to the State. In addition to the above, the department has collected directly into the State treasury \$13,133.23, taxes on the premium receipts in this State, of companies of other states, an increase of \$2,556.81 on the receipts from this source the year previous. With one or two exceptions the department fees are all collected under reciprocal legislation.

It is not possible at this time to estimate accurately the probable receipts and expenditures for a full year, the fees for work now in process of completion, will aggregate \$8,000, which will be further swelled by incidental office fees, so that it is safe to say the receipts will approximate \$28,000, and the total expenditures for the first year will hardly exceed \$20,000.

The assets of the ninety-four fire companies doing business in this State, April 1st, 1872, aggregate \$69,925,213.27, and the assets of the forty life companies, \$241,645,692.00, or total fire and life assets, \$311,570,905.27, taking \$28,000 as the annual receipts under the present law, this would constitute an annual tax of \$9.00 on each million of capital supervised.

LEGISLATION.

The Commissioner cannot at present advise any material change in the existing Insurance Laws, deeming it best to allow sufficient time to elapse to demonstrate the working of the Act of 1871. This Act is largely copied from the statutes of sister states most advanced in insurance legislation.

The report contains abundant evidences of the difficulties inherent to the administration and first working of a new law, especially under the abnormal circumstances of the past year. Several changes in its phraseology are requisite to relieve it of

ambiguity, which will be suggested to a committee of your honorable body.

Much dissatisfaction has been expressed at the requirement of the publication of certificates of authority to agents of fire companies of other states, in Hartford newspapers. The Commissioner is unable to perceive any advantage to the public arising from publication under any circumstances, much less in a single locality.

The law makes it the duty of the Commissioner to see that each agent has the proper certificate. Copies of certificates are always on file in this department and information if needed at any time by interested parties can be more readily obtained by communication with this office, than by searching the files of a newspaper.

REMARKS.

In this report the Commissioner has confined himself to the exhibition of facts, preferring to refrain from comments, until enabled to speak from larger experience.

The great number of questions requiring notice has already swelled the text of the Report beyond his intention or desire. The experiences and results of the year covered by this Report being largely exceptional, he prefers to leave the accompanying tabulations and abstracts to speak for themselves. An important part of his duty, viz: the verification of statements by a competent examiner, has received, and will continue to receive merited attention, as one of the most efficacious means of securing correct returns, and protecting the interests of policy-holders; all the fees charged for this work being paid into the Treasury, no motives of personal gain can be attributed for the performance of this duty.

Respectfully submitted,

GEO. S. MILLER,

Insurance Commissioner.

INSURANCE DEPARTMENT STATE OF CONNECTICUT.

*Statement of Receipts and Expenditures of the Insurance Department
from Sept. 1st, 1871, to March 31st, 1872, inclusive.*

RECEIPTS.

For valuation of Life Policies, - - - - -	\$5,030.98
" Licenses, reciprocal to Laws of other States, - - - - -	5,425.72
" Agents' Certificate, - - - - -	3,031.00
" Examination of Fire Companies, - - - - -	1,140.00
" Filing Statements, - - - - -	2,064.00
" Filing Charters, - - - - -	570.00
" Sundry Certificates, - - - - -	490.00
" Fees for filing Agents' Certificates, &c., - - - - -	255.42
" Blanks Sold, - - - - -	9.00
<hr/>	
Total received and paid over to State Treasurer, - - - - -	\$18,016.87

EXPENDITURES.

For Office Furniture, Fixtures, and Apparatus, - - - - -	\$1,433.61
" Printing and Binding, - - - - -	1,775.60
" Traveling Expenses, - - - - -	215.90
" Office Expenses (including rent), - - - - -	973.42
" Postage, Express, and Telegraphing, - - - - -	267.29
" Stationary, - - - - -	242.51
" Library, - - - - -	43.00
" Salaries, - - - - -	4,556.05
" Salaries (Valuation Department), - - - - -	4,633.35
<hr/>	
Amount drawn from State Treasurer, - - - - -	\$14,140.73
Surplus of Receipts over Expenditures, - - - - -	3,876.14
<hr/>	
	\$18,016.87

TABLE 1, Showing the Capital, Assets, Liabilities, Impairment of Capital, etc., on the 31st day of December, 1871, of Stock Fire, and Fire & Marine Insurance Companies, transacting business in this State.

NAME OF COMPANY.	LOCATION.	Date of Incorporation.	Paid up Capital.	Gross Assets.	Liabilities not including Capital.	Surplus as regards Policy Holders.	Ratio of Liabilities to Assets.	Liabilities including Capital.	Surplus over all Liabilities.	Impairment of Capital.	Per centage of Impairment.
<i>Connecticut Joint Stock Companies.</i>											
<i>Etna</i> ,.....	Hartford, Conn.,.....	June, 1819,	\$3,000,000	\$6,400,502.95	\$3,870,505.30	\$2,529,997.65	60.47	\$6,870,505.30	\$8,992.95	\$470,002.35	15.67
<i>Fairfield County</i> ,.....	So. Norwalk, Conn.,.....	July, 1839,	200,000	250,733.58	41,800.63	208,932.95	16.66	241,800.63	.....	.....	.....
<i>Hartford</i> ,.....	Hartford, Conn.,.....	July, 1810,	1,000,000	2,942,061.18	2,004,702.75	937,358.43	68.13	3,004,702.75	62,641.57	.....	6.26
<i>Mutual Security</i> ,.....	New Haven, Conn.,.....	May, 1844,	50,000	82,126.34	17,075.11	65,050.83	20.79	67,075.51	15,050.83	.....	.....
<i>National</i> ,.....	Hartford, Conn.,.....	May, 1869,	500,000	517,204.83	12,288.02	504,916.81	2.37	512,288.02	4,916.81	.....	.....
<i>Norwalk</i> ,.....	Norwalk, Conn.,.....	May, 1860,	50,000	81,833.13	12,002.91	69,831.22	14.66	62,003.91	19,031.22	.....	.....
<i>Phoenix</i> ,.....	Hartford, Conn.,.....	May, 1854,	600,000	1,908,831.37	1,276,792.71	632,038.66	66.88	1,876,792.71	32,038.66	.....	.....
<i>People's</i> ,.....	Middletown, Conn.,.....	May, 1859,	42,000	119,151.06	34,948.72	77,507.84	13.88	76,043.72	35,507.84	.....	.....
<i>Joint Stock Companies of other States.</i>			\$5,442,000	\$12,295,503.44	\$7,269,812.55	\$5,025,693.89	59.12	\$12,711,812.55	\$115,567.81	\$539,643.92	.....
<i>Agricultural</i> ,.....	Watertown, N. Y.,.....	Feb'y 17, 1853,	100,000	638,398.46	251,961.63	376,426.83	40.09	351,961.63	276,426.83	.....	.....
<i>Allemania</i> ,.....	Cleveland, O.,.....	March 21, 1870,	250,000	425,608.06	151,830.04	273,778.02	35.67	401,830.04	23,778.02	.....	.....
<i>American</i> ,.....	Philadelphia, Pa.,.....	Feb'y 28, 1810,	400,000	1,138,592.90	372,103.55	761,489.35	32.82	772,103.55	361,489.35	.....	.....
<i>*Andes</i> ,.....	Cincinnati, O.,.....	1870,	1,000,000	1,733,674.17	867,955.91	865,718.26	50.06	1,867,955.91	.....	134,281.74	13.43
<i>Arctic</i> ,.....	New York, N. Y.,.....	July 18, 1853,	250,000	349,877.38	287,843.89	.....	17.73	312,033.49	37,843.89	.....	.....
<i>Amazon</i> ,.....	Cincinnati, O.,.....	July 5, 1871,	500,000	781,759.26	207,998.14	573,758.12	26.60	707,998.14	73,758.12	.....	.....
<i>Bay State</i> ,.....	Worcester, Mass.,.....	March 20, 1840,	200,000	340,273.09	97,677.74	242,595.35	28.70	297,677.74	42,595.35	.....	.....
<i>Brewers' & Malsters</i> ,.....	New York, N. Y.,.....	Sept. 25, 1871,	200,000	290,796.02	52,934.42	237,861.60	20.29	252,934.42	7,861.60	.....	.....
<i>Buffalo German</i> ,.....	Buffalo, N. Y.,.....	Feb'y 15, 1867,	200,000	318,337.34	75,237.74	243,099.60	23.63	275,237.74	43,099.60	.....	.....
<i>Continental</i> ,.....	New York, N. Y.,.....	Dec., 1852,	1,400,000	2,509,525.27	1,456,181.36	1,053,344.91	58.02	2,456,181.36	53,344.91	.....	.....
<i>Commerce</i> ,.....	Albany, N. Y.,.....	June 1, 1859,	200,000	420,202.54	160,077.66	260,124.88	38.09	390,077.66	60,124.88	.....	.....
<i>Citizens</i> ,.....	New York, N. Y.,.....	April, 1836,	300,000	780,792.54	186,334.87	595,457.67	23.74	485,384.87	295,408.17	.....	.....
<i>Equitable Fire & Marine</i> ,.....	Providence, R. I.,.....	May, 1859,	200,000	219,290.90	72,073.10	247,217.80	20.57	272,073.10	47,217.80	.....	.....
<i>Exchange</i> ,.....	Boston, Mass.,.....	March 19, 1870,	20,000	265,616.58	55,580.80	210,035.78	20.92	255,580.80	10,035.78	.....	.....
<i>Eastern</i> ,.....	Bangor, Me.,.....	Feb'y 12, 1869,	225,000	391,027.18	163,312.94	227,714.24	41.76	388,312.94	2,714.24	.....	.....
<i>Exchange</i> ,.....	New York, N. Y.,.....	May 13, 1863,	200,010	282,221.02	69,209.64	220,011.88	22.08	262,219.64	20,001.38	.....	.....
<i>Firemen's Fund</i> ,.....	San Francisco, Cal.,.....	May 13, 1863,	500,000	856,787.70	447,087.74	410,078.96	52.13	946,708.74	2,984.05	89,921.04	17.98
<i>First National</i> ,.....	Worcester, Mass.,.....	April 23, 1868,	100,000	164,021.68	61,037.63	102,984.05	37.21	161,037.63	2,984.05	.....	.....
<i>Firemen's</i> ,.....	New York, N. Y.,.....	1825,	204,000	340,615.54	127,115.81	213,499.73	37.32	327,115.81	9,499.73	.....	.....
<i>Franklin</i> ,.....	Philadelphia, Pa.,.....	April 22, 1829,	400,000	3,255,743.94	2,422,264.23	832,484.71	74.43	2,823,264.23	432,484.71	.....	.....
<i>Germania</i> ,.....	New York, N. Y.,.....	March 2, 1859,	500,000	1,033,801.72	448,876.14	584,925.58	43.42	948,876.14	84,925.58	.....	.....
<i>Girard</i> ,.....	Philadelphia, Pa.,.....	March, 1853,	300,000	572,958.21	130,541.59	442,416.62	22.78	430,541.59	142,416.62	.....	.....

Gtens Falls,.....	April 30, 1864,	200,000	577,311.94	309,034.80	268,277.14	53.53	509,034.80	68,277.14	.....
German,.....	Feb'y 22, 1867,	200,000	237,117.18	333,052.29	233,052.29	13.94	233,052.29	4,064.89	.....
Home,.....	July, 1863,	500,000	871,452.81	866,775.37	504,677.37	42.08	866,775.37	4,677.44	.....
Hoffman,.....	May, 1864,	200,000	299,741.12	73,376.20	226,364.92	24.48	273,376.20	26,364.92	.....
Howard,.....	March 12, 1825,	500,000	681,153.79	179,569.27	501,584.52	26.36	579,569.27	1,584.52	.....
Itanover,.....	April, 1852,	400,000	872,627.91	431,056.47	441,571.44	49.39	881,056.47	41,571.44	.....
Home,.....	April, 1853,	250,000	4,672,043.50	2,138,284.52	2,533,658.98	45.77	4,738,284.52	38,658.98	.....
Howard,.....	Jan'y, 1845,	200,000	367,953.19	73,567.19	314,116.00	18.97	278,567.19	114,116.00	.....
Humboldt,.....	April 25, 1857,	200,000	319,048.08	86,644.99	232,403.04	27.15	236,644.99	32,403.04	.....
International,.....	New York, N. Y.,.....	500,000	1,065,111.72	551,012.08	514,099.64	51.73	515,012.08	14,099.64	.....
Ins. Co. of North America,	Philadelphia, Pa.,.....	500,000	8,212,175.99	1,718,210.11	1,493,965.88	53.49	2,218,210.11	938,965.88	.....
Merchants,.....	Providence, R. I.,.....	200,000	380,982.13	128,517.58	252,464.55	33.73	328,517.58	52,464.55	.....
Naragansett Fire & Marine,	Providence, R. I.,.....	500,000	773,832.80	281,318.85	492,513.95	36.35	751,318.85	7,486.05	1.50
National,.....	Bangor, Me.,.....	200,000	449,659.78	254,690.90	184,968.88	53.86	464,690.90	15,031.12	1.50
National,.....	Boston, Mass.,.....	300,000	896,680.71	646,129.80	250,550.91	72.05	946,129.80	.....	.....
Niagara,.....	New York, N. Y.,.....	1,000,000	1,256,239.58	352,148.58	904,091.00	28.03	1,332,148.58	95,909.00	9.59
Peoples',.....	Worcester, Mass.,.....	400,000	800,232.31	388,418.32	411,874.69	48.53	788,418.32	11,874.59	.....
Phoenix,.....	Brooklyn, N. Y.,.....	1,000,000	1,862,660.22	695,784.65	1,171,875.57	37.08	1,690,784.65	171,875.57	.....
Pennsylvania,.....	Philadelphia, Pa.,.....	400,000	1,257,554.25	499,016.61	758,537.64	39.68	899,016.61	353,537.64	.....
Republic,.....	New York, N. Y.,.....	300,000	503,773.64	235,479.71	268,293.93	46.74	535,479.71	31,706.07	1.06
Springfield Fire & Marine,	Springfield, Mass.,.....	500,000	1,065,605.75	497,416.99	568,188.76	46.67	997,416.99	68,188.76	.....
St. Nicholas,.....	New York, N. Y.,.....	150,000	239,494.86	54,531.80	184,962.66	22.77	204,531.80	34,962.66	.....
Standard,.....	New York, N. Y.,.....	200,000	453,180.41	91,780.13	361,400.28	20.25	291,780.13	161,400.28	.....
Star,.....	New York, N. Y.,.....	200,000	372,326.15	110,418.51	261,907.64	29.65	210,418.51	61,907.64	.....
Triumph,.....	Cincinnati, O.,.....	500,000	793,669.41	216,336.94	577,332.47	27.25	716,336.94	77,332.47	.....
Union,.....	San Francisco, Cal.,.....	750,000	1,039,014.62	266,217.86	6-2,796.76	34.28	1,106,217.86	67,203.24	8.96
Westchester,.....	Bangor, Me.,.....	200,000	540,701.87	386,196.88	274,504.99	49.23	466,196.88	74,504.99	.....
Williamsburgh City,.....	New Rochelle, N. Y.,.....	200,000	540,086.23	205,204.18	334,882.05	37.99	405,204.18	134,882.05	.....
Williamsburgh City,.....	Williamsburgh, N. Y.,.....	250,000	550,672.59	155,080.09	395,592.50	28.16	405,080.09	145,592.50	.....
		\$20,579,010	\$44,136,609.09	\$19,332,468.34	\$24,804,140.75	43.80	\$39,807,478.34	\$4,716,118.10	\$307,256.52

* See page xvii.

TABLE 1,--Continued.

NAME OF COMPANY.	LOCATION.	Date of Incorporation.	Paid up Capital.	Gross Assets.	Liabilities not including Capital.	Surplus as regards Policy Holders.	Ratio of Liabilities to Assets.	Liabilities including Capital.	Surplus over all Liabilities.	Impairment of Capital.	Per centage of Impairment.
<i>Foreign Companies.</i>											
<i>U. S. Branch.</i>											
Commercial Union,	England,	Sept. 28, 1861,	.....	346,037.40	127,839.55	213,197.85	36.94	.....	.....	.....	.....
Imperial,	do. ....	....., 1803,	.....	1,064,647.32	535,107.58	529,539.74	50.26	.....	.....	.....	.....
Liverpool, London, & Globe,	do.	May 21, 1831,	.....	3,640,449.82	2,387,855.50	1,252,594.12	65.59	.....	.....	.....	.....
No. British & Mercantile,	do. ....	....., 1809,	.....	1,565,351.74	904,469.56	660,882.20	57.77	.....	.....	.....	.....
Queen,	do.	Aug., 1857,	.....	722,413.11	370,073.65	352,339.46	51.22	.....	.....	.....	.....
Royal,	do.	May 31, 1845,	.....	1,302,796.16	586,338.57	716,457.59	45.00	.....	.....	.....	.....
<i>Mutual Companies of other States.</i>											
Holyoke Mutual,	Salem, Mass.,	March 14, 1843,	.....	\$8,641,695.35	\$4,911,684.41	\$3,730,010.96	56.83	.....	.....	.....	.....
Merchants' & Farmers',	Worcester, Mass.,	April 6, 1846,	.....	308,775.14	149,172.41	159,602.73	48.31	.....	.....	.....	.....
Lycoming,	Muncy, Pa.,	March 20, 1840,	.....	417,146.09	213,772.96	203,373.13	51.24	.....	.....	.....	.....
			.....	623,481.16	568,991.14	54,490.02	91.26	.....	.....	.....	.....
			.....	\$1,349,402.39	\$931,936.51	\$417,465.88	69.06	.....	.....	.....	.....

TABLE 2, Showing the various items composing the Assets on the 31st day of December, 1871, of Stock Fire and Fire Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	LOCATION.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Stocks Owned.	All other Stocks and Bonds Owned.	Loaned on Stocks & Bonds as Collateral.	Cash in Office and Bank.	Premiums in course of Collection.	Miscellaneous Assets.	Total Assets.
<i>Connecticut Joint Stock Companies.</i>										
Etna,	Hartford,	\$325,000.00	\$79,390.00	\$448,543.73	\$3,125,147.00	\$259,973.00	\$1,356,999.62	\$775,584.93	\$19,864.67	\$6,400,502.95
Fairfield County,	South Norwalk,	14,098.54	149,800.00	..	23,000.00	40,900.00	5,302.84	12,731.42	4,960.78	250,793.63
Hartford,	Hartford,	448,175.60	524,250.00	174,280.50	96,417.00	..	377,656.37	405,735.78	51,545.93	2,942,061.18
Mutual Security,	New Haven, .....	..	3,500.00	5,760.00	27,710.00	..	..	3,084.06	42,082.28	82,126.54
National,	Hartford, .....	..	..	115,187.50	216,065.00	63,900.00	108,449.79	10,690.96	2,911.58	517,204.83
Norwalk,	Norwalk, .....	..	..	22,000.00	..	42,550.00	7,485.13	1,800.00	8,000.00	81,835.13
Phoenix,	Hartford,	55,000.00	28,300.00	125,950.00	1,079,265.00	104,900.00	300,463.37	212,506.04	2,446.54	1,905,831.37
Peoples',	Middletown, .....	..	..	48,300.00	56,188.33	..	7,273.51	389.22	..	112,151.06
<i>Joint Stock Companies of other States.</i>										
Amazon, .....	..	\$852,274.14	\$785,240.00	\$940,011.73	\$5,487,792.33	\$512,223.00	\$2,163,631.05	\$1,422,522.41	\$131,811.78	\$12,295,606.44
Agricultural,	Watertown, N. Y.,	21,318.57	266,824.69	94,935.00	17,121.25	45,946.11	60,973.41	92,425.00	28,814.43	628,388.46
Allemania,	Cleveland, O., .....	..	243,231.00	..	..	*22,220.00	16,840.89	74.95	68,800.00	426,048.06
American,	Philadelphia, Pa.,	125,100.00	434,700.00	..	297,501.75	172,747.31	30,376.65	15,472.24	57,694.25	1,133,592.90
Andes,	Cincinnati, O., .....	..	451,288.80	228,624.87	161,128.65	79,053.32	130,204.89	205,040.95	468,272.39	1,759,674.17
Arctic,	New York, N. Y., .....	..	68,000.00	202,343.75	..	33,910.00	20,615.67	8,347.95	16,690.11	349,877.38
Amazon,	Cincinnati, O., .....	..	308,296.00	70,114.38	6,822.75	..	235,929.09	125,229.05	35,374.60	781,756.26
Bay State,	Worcester, Mass., .....	..	67,882.50	183,888.00	..	17,300.00	31,763.24	10,766.87	28,852.81	340,273.09
Brewers' & Malsters',	New York, N. Y., .....	..	..	..	..	104,500.00	19,711.61	18,790.00	5,338.11	240,796.02
Buffalo German,	Buffalo, N. Y.,	40,000.00	25,500.00	112,386.00	..	..	39,158.02	1,323.47	3,030.55	318,337.34
Continental,	New York, N. Y.,	404,500.00	503,550.00	178,525.00	25,000.00	4,300.00	502,559.25	122,460.64	20,828.38	2,569,526.27
Commerce,	Albany, N. Y., .....	..	..	573,200.00	104,978.00	..	..	..	..	..
Citizens',	New York, N. Y.,	45,000.00	97,100.00	287,500.00	21,270.00	13,075.00	35,472.57	17,463.88	435.14	420,202.54
Equitable Fire & Marine,	Providence, R. I.,	15,000.00	..	170,500.00	140,000.00	279,288.90	45,325.37	21,518.10	12,080.17	780,192.84
Exchange,	Boston, Mass.,	61,321.60	..	20,610.00	214,500.00	..	21,249.15	21,920.15	3,800.00	319,790.90
Eastern,	Bangor, Me., .....	..	186,500.00	1,110.00	55,108.17	63,450.00	15,501.97	11,024.00	4,388.53	246,616.53
Exchange,	New York, N. Y., .....	..	..	..	..	38,500.00	22,965.17	16,545.57	70,298.27	301,027.18
Hemmens' Fund,	San Francisco, Cal.,	Good	124,425.00	56,370.00	..	14,350.00	64,096.51	18,631.58	4,417.93	289,221.02
First National,	Worcester, Mass., .....	..	245,248.60	10,500.00	16,759.43	6,000.00	382,102.17	18,737.15	67,887.70	850,787.70
Hemmens',	New York, N. Y., .....	..	58,100.00	..	..	94,948.64	2,664.46	3,078.06	3,299.73	164,021.63
Franklin,	Philadelphia, Pa., .....	..	88,500.00	140,950.00	54,675.00	10,000.00	5,807.19	12,223.92	28,473.48	310,615.54
..	..	..	2,714,553.78	49,750.00	107,970.50	12,550.00	249,834.67	..	121,089.39	3,557,463.94
Germania,	New York, N. Y.,	53,450.33	412,400.00	440,000.00	23,600.00	..	29,150.00	4,859.98	70,141.41	1,039,601.72
Girard,	Philadelphia, Pa.,	176,000.00	..	104,450.00	91,845.00	..	30,614.30	12,037.18	22,004.55	5,256,21

* 20,800 secured by Mortgage Collateral.

TABLE 2.—Continued.

NAME OF COMPANY.	LOCATION.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Stocks Owned.	All other Stocks and Bonds Owned.	Loaned on Stocks & Bonds as collateral.	Cash in Office and Bank.	Premiums in course of Collection.	Miscellaneous Assets.	Total Assets.
Glens Falls,.....	Glens Falls, N. Y.,.....	9,000.00	117,440.00	342,657.00	18,285.00	8,250.00	63,164.51	13,045.49	5,469.94	577,311.94
German,.....	Erie, Pa.,.....	.....	170,195.00	.....	2,034.00	19,060.00	22,147.22	14,791.75	8,896.21	236,117.18
Home,.....	Columbus, O.,.....	1,727.80	465,227.10	69,430.35	22,800.00	.....	113,003.01	106,151.03	92,113.44	871,452.81
Hoffman,.....	New York, N. Y.,.....	.....	160,250.00	100,007.50	.....	.....	24,922.89	11,768.29	2,792.50	599,741.13
Howard,.....	New York, N. Y.,.....	125,000.00	87,820.00	210,375.00	169,905.00	8,100.00	65,765.5	4,880.3	18,397.95	681,153.73
Howover,.....	New York, N. Y.,.....	5,000.00	111,500.00	450,631.25	35,107.50	136,050.00	33,538.16	46,808.25	31,992.81	872,927.91
Home,.....	New York, N. Y.,.....	.....	1,850,849.57	1,669,357.50	60,100.00	110,500.00	482,267.62	268,261.55	230,707.46	4,672,033.50
Howard,.....	Boston, Mass.,.....	.....	171,400.00	28,915.00	176,544.00	2,170.00	1,769.31	5,163.74	4,881.14	387,083.19
Humholdt,.....	New York, N. Y.,.....	.....	76,000.00	126,000.00	19,570.00	57,000.00	20,120.76	15,316.12	5,041.65	319,048.73
International,.....	New York, N. Y.,.....	200,000.00	119,400.00	480,087.50	34,638.00	28,500.00	32,168.82	132,455.87	38,031.53	1,005,111.72
Ins. Co. of North America,.....	Philadelphia, Pa.,.....	80,000.00	946,450.00	336,287.00	892,918.00	28,060.00	278,172.67	226,783.85	474,274.47	3,212,175.49
Merchants'.....	Providence, R. I.,.....	.....	.....	78,450.00	263,813.00	.....	33,536.93	4,671.20	511.00	380,362.13
Narragansett Fire & Marine,.....	Providence, R. I.,.....	.....	202,000.00	.....	420,065.33	.....	18,448.30	77,659.21	55,679.96	773,832.80
National,.....	Bangor, Me.,.....	.....	181,100.00	.....	19,293.00	18,500.00	37,243.02	82,100.61	111,063.15	449,659.78
Niagara,.....	New York, N. Y.,.....	22,775.48	159,000.00	716,100.00	53,000.00	183,200.00	8,882.05	88,974.11	54,307.34	1,256,289.68
National,.....	Boston, Mass.,.....	.....	19,500.00	.....	283,484.00	.....	30,882.66	95,313.32	467,450.73	896,680.71
Peoples',.....	Worcester, Mass.,.....	75,000.00	361,288.00	.....	185,336.00	6,073.11	40,580.36	5,073.11	66,400.44	800,292.91
Phoenix,.....	Brooklyn, N. Y.,.....	170,000.00	343,445.00	432,001.50	334,781.03	93,671.88	78,785.41	148,689.00	290,286.77	1,862,060.22
Pennsylvania,.....	Philadelphia, Pa.,.....	40,000.00	521,420.00	57,650.00	537,572.50	17,355.00	47,574.32	23,738.92	12,143.51	1,257,554.25
Republic,.....	New York, N. Y.,.....	85,000.00	6,437.33	251,545.00	118,990.00	.....	4,857.49	30,880.94	6,122.88	503,773.64
Springfield Fire & Marine,.....	Springfield, Mass.,.....	100,000.00	174,831.67	146,500.00	317,763.00	158,031.01	78,587.75	77,029.24	12,863.07	1,003,005.75
St. Nicholas,.....	New York, N. Y.,.....	.....	50,400.00	105,500.00	.....	36,250.00	14,385.73	12,205.14	16,063.49	230,494.36
Standard,.....	New York, N. Y.,.....	.....	41,400.00	336,950.00	5,000.00	52,460.00	7,922.63	7,816.91	2,540.87	463,480.41
Star,.....	New York, N. Y.,.....	.....	163,475.00	11,300.00	25,250.00	102,800.00	44,013.60	18,341.98	7,145.57	372,326.15
Triumph,.....	Cincinnati, O.,.....	.....	293,788.00	51,920.00	.....	.....	243,132.14	164,295.38	40,598.80	793,689.41
Union,.....	San Francisco, Cal.,.....	Gold, 90,500.00	592,500.00	60,000.00	15,073.85	57,500.00	116,814.69	61,068.79	55,557.39	1,039,014.62
West,.....	Bangor, Me.,.....	.....	175,000.00	11,500.00	81,495.00	24,000.00	36,113.95	86,839.79	125,163.13	540,701.87
Westchester,.....	New Rochelle, N. Y.,.....	27,661.43	232,800.00	143,440.00	35,020.00	8,000.00	.....	50,474.43	8,959.61	640,086.23
Williamsburgh City,.....	Williamsburgh, N. Y.,.....	40,000.00	809,105.00	108,300.00	.....	17,570.00	21,907.62	.....	18,589.97	510,472.59
		\$2,187,315.21	\$14,571,999.32	\$9,133,796.10	\$5,641,123.71	\$2,472,859.85	\$3,376,581.28	\$2,735,505.60	\$3,376,728.02	\$44,096,409.09

Foreign Companies.
U. S. Branch.

[illegible]

Germania,.....	New York, N. Y.,.....	14,928.82	21,123.43	13,301.97	.....	390,532.37	448,876.14
Ginard,.....	Philadelphia, Pa.,.....	.....	16,348.48	.....	.....	108,827.48	130,541.09
Glens Falls, N. Y.,.....	Glens Falls, N. Y.,.....	3,900.00	6,671.00	11,908.00	.....	286,556.80	849,054.80
German,.....	erie, Pa.,.....	243.48	.....	.....	.....	27,271.11	83,052.29
Honne,.....	Columbus, O.,.....	85,000.00	* 76,852.72	.....	.....	189,000.00	386,776.37
Hoffman,.....	New York, N. Y.,.....	.....	5,970.00	3,500.00	50.00	61,682.95	78,876.20
Haward,.....	New York, N. Y.,.....	.....	90,345.80	8,000.00	.....	81,011.81	179,569.27
Hanover,.....	New York, N. Y.,.....	.....	† 33,104.40	12,501.97	.....	986,450.10	451,056.47
Howard,.....	New York, N. Y.,.....	67,157.53	† 525,976.99	32,477.00	410.00	1,514,393.00	2,138,384.52
.....	Boston, Mass.,.....	7,102.93	405.00	3,000.00	300.00	62,759.26	73,507.19
Humboldt,.....	New York, N. Y.,.....	.....	8,700.00	.....	.....	71,687.89	86,644.99
International,.....	New York, N. Y.,.....	60,620.93	63,262.32	20,953.56	.....	359,555.44	551,012.08
Ins. Co. of North America,.....	Philadelphia, Pa.,.....	.....	264,000.00	9,000.00	2,000.00	1,148,152.55	1,718,210.11
Merchants,.....	Providence, R. I.,.....	5,000.00	7,670.00	.....	.....	108,397.58	128,317.58
Naragansett Fire & Marine,.....	Providence, R. I.,.....	50,114.35	12,000.00	12,500.00	.....	191,966.58	251,318.85
National,.....	Bangor, Me.,.....	37,800.00	32,550.44	4,200.00	.....	180,564.97	204,680.90
Niagara,.....	New York, N. Y.,.....	.....	49,769.00	15,425.00	.....	286,847.33	352,148.58
National,.....	Roston, Mass.,.....	198,000.00	20,000.00	.....	738.00	337,353.45	646,129.80
Peoples,.....	Worcester, Mass.,.....	.....	11,000.00	3,000.00	.....	374,418.32	388,418.32
Phoenix,.....	Brooklyn, N. Y.,.....	14,686.67	† 97,942.83	50,670.00	.....	528,085.15	680,784.65
Pennsylvania,.....	Philadelphia, Pa.,.....	15,041.72	.....	.....	495.00	119,831.79	303,648.10
Republic,.....	New York, N. Y.,.....	.....	19,010.38	13,001.98	.....	197,241.62	235,479.71
Springfield Fire & Marine,.....	Springfield, Mass.,.....	108,540.40	30,455.25	13,000.00	.....	334,021.34	497,416.99
St. Nicholas,.....	New York, N. Y.,.....	.....	1,500.00	7,150.00	.....	44,881.80	54,551.80
Standard,.....	New York, N. Y.,.....	.....	6,326.00	2,500.00	.....	81,474.60	91,780.13
Star,.....	New York, N. Y.,.....	4,177.59	4,045.48	1,200.00	.....	98,353.77	110,418.51
Triumph,.....	Cincinnati, O.,.....	.....	29,673.00	.....	.....	150,280.32	216,336.94
Union,.....	San Francisco, Cal.,.....	116,792.01	† 60,269.09	2,177.42	300.00	174,575.22	356,217.86
Union,.....	Bangor, Me.,.....	9,201.50	47,090.00	1,500.00	.....	207,212.68	286,196.88
Westchester,.....	New Rochelle, N. Y.,.....	6,555.00	5,612.00	.....	446.95	189,590.23	206,204.18
Williamsburgh City,.....	Williamsburgh, N. Y.,.....	19,656.91	7,000.00	7,200.00	332.50	119,464.46	155,080.09
.....	.....	\$1,003,429.98	\$2,702,152.98	\$322,876.91	\$11,386.05	\$22,241,168.00	\$29,332,468.24

† \$29,782.35 Re-insurance deducted.

† \$213,878.12 Re-insurance deducted.

† \$73.87 Re-insurance deducted.

* \$11,300 Re-insurance deducted.

† \$5,000 Re-insurance deducted.

TABLE 3,—Continued.

NAME OF COMPANY.	LOCATION.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted	Borrowed Money.	Cash Dividends Unpaid.	Amount required to Re-insure.	All other Claims.	Total Liabilities.
<i>Foreign Companies.</i>									
<i>U. S. Branch.</i>									
Commercial Union,.....	England,.....	5,000.00	20,575.00	5,073.32	.....	.....	97,191.23	.....	127,839.55
Imperial,.....	do. ....	.....	43,890.58	5,000.00	.....	.....	485,717.00	.....	535,107.58
Liverpool, London, & Globe,.....	do.	87,557.59	309,500.74	132,551.43	.....	.....	1,472,447.98	895,797.76	2,887,855.60
No. British & Mercantile,.....	do. ....	.....	176,899.24	41,299.47	.....	.....	681,791.15	1,479.70	904,469.63
Queen,.....	do. ....	.....	88,561.32	12,866.59	.....	1,333.32	811,584.96	6,737.46	970,073.65
Royal,.....	do. ....	.....	.....	.....	.....	.....	637,232.66	79,224.93	716,457.59
<i>Mutual Companies of other States.</i>									
Holyoke Mutual,.....	Salem, Mass.,.....	.....	.....	.....	.....	.....	.....	.....	.....
Merchants' & Farmers,.....	Worcester, Mass.,.....	.....	2,000.00	700.00	.....	757.26	147,295.13	430.02	149,172.41
Lycouing,.....	Mauey, Pa.,.....	31,759.47	331,471.54	12,765.50	.....	.....	208,573.64	8,199.92	213,772.96
		331,759.47	333,471.54	\$13,465.50	.....	\$757.26	173,686.20	19,308.43	548,391.14
					.....		\$529,554.87	\$22,928.37	\$581,986.51
					.....		\$3,685,964.98	\$472,239.85	\$5,041,908.43

TABLE 4, Showing the income during the year ending December 31st, 1871, of Stock Fire and Fire Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	LOCATION.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from all other sources.	Received for Rents.	Received from all other sources.	Total Income.
<i>Connecticut Joint Stock Companies.</i>								
<i>Atna.</i>	Hartford,	\$3,919,727.41	\$289,585.31	\$1,530.00	\$443,340.08	\$9,611.23	.....	\$4,663,794.03
<i>Fairfield County.</i>	South Norwalk,	46,161.19	.....	8,006.25	6,169.54	225.00	\$8,442.72	63,004.70
<i>Hartford.</i>	Hartford,	1,951,915.57	.....	91,626.19	64,330.49	4,152.56	2,224.20	2,114,149.11
<i>Mutual Security.</i>	New Haven,	13,026.18	41,631.35	.....	4,829.63	.....	500.00	59,987.16
<i>National.</i>	Hartford,	19,771.70	.....	.....	300.00	.....	65.70	20,137.40
<i>Norwalk.</i>	Norwalk,	15,307.99	.....	.....	2,994.93	.....	.....	18,272.92
<i>Phoenix.</i>	Hartford,	1,544,332.64	.....	5,381.87	105,386.34	.....	.....	1,655,110.85
<i>Peoples'.</i>	Bridgetown,	44,412.79	.....	6,051.23	.....	.....	.....	50,464.02
<i>Joint Stock Companies of other States.</i>		\$7,553,655.47	\$331,216.66	\$113,095.54	\$627,331.01	\$13,988.89	\$6,232.62	\$8,045,520.19
<i>Agricultural.</i>	Watertown, N. Y.,	380,415.20	.....	15,546.42	6,320.17	.....	1,628.43	403,910.22
<i>Allemania.</i>	Cleveland, O.,	86,065.57	.....	5,790.08	130.00	.....	.....	92,335.65
<i>American.</i>	Philadelphia, Pa.,	166,859.66	.....	25,214.60	30,254.63	250.00	.....	237,920.01
<i>Andes.</i>	Cincinnati, O.,	1,738,230.02	61,455.23	.....	101,820.54	.....	11,481.22	1,901,515.79
<i>Arctic.</i>	New York, N. Y.,	98,105.15	17,084.41	4,760.00	10,714.44	250.00	.....	125,914.00
<i>Amazon.</i>	Cincinnati, O.,	154,624.31	39,372.41	2,579.19	3,251.06	.....	.....	199,896.97
<i>Bay State.</i>	Worcester, Mass.,	164,506.53	.....	.....	11,543.06	.....	.....	176,048.58
<i>Brewers' & Malsters'.</i>	New York, N. Y.,	67,294.36	15,083.63	.....	3,675.00	.....	.....	86,053.58
<i>Buffalo German.</i>	Buffalo, N. Y.,	131,108.24	.....	2,013.99	12,679.28	1,600.00	1,264.07	148,565.53
<i>Continental.</i>	New York, N. Y.,	1,351,361.95	.....	51,642.31	80,411.58	26,558.51	1,793.40	1,511,567.45
<i>Commerce.</i>	Albany, N. Y.,	234,180.90	.....	5,583.78	27,061.51	2,500.00	23,778.12	293,733.31
<i>Citizens'.</i>	New York, N. Y.,	314,458.62	.....	4,682.36	30,568.89	500.00	.....	369,149.87
<i>Equitable Fire & Marine.</i>	Providence, R. I.,	97,270.00	28,239.43	.....	11,400.27	3,846.02	.....	140,814.72
<i>Eastern.</i>	Bangor, Me.,	102,852.20	102,120.19	.....	1,637.25	.....	.....	206,009.64
<i>Exchange.</i>	Boston, Mass.,	86,046.36	.....	3,296.12	4,216.73	.....	.....	93,559.23
<i>Exchange.</i>	New York, N. Y.,	108,760.99	896.25	6,203.42	5,898.76	270.88	.....	121,585.25
<i>Firemen's Fund.</i>	San Francisco, Cal.,	298,182.81	81,927.20	40,929.15	631.53	16,616.83	1,275.00	438,562.52
<i>First National.</i>	Worcester, Mass.,	102,214.70	.....	3,788.75	4,553.15	.....	487.60	111,044.10
<i>Firemen's.</i>	New York, N. Y.,	188,046.51	.....	5,705.66	8,978.35	.....	12,995.36	215,786.48
<i>Franklin.</i>	Philadelphia, Pa.,	1,180,630.00	.....	164,481.42	33,914.65	.....	16,858.71	1,365,884.78
<i>Germania.</i>	New York, N. Y.,	761,267.89	15,022.99	23,445.62	42,261.84	15,738.70	.....	887,737.04
<i>Girard.</i>	Philadelphia, Pa.,	180,002.80	.....	7,806.20	4,659.65	4,383.00	.....	196,911.05

TABLE 4.—Continued.

NAME OF COMPANY.	LOCATION.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from all other sources.	Received for Rents.	Received from all other sources.	Total Income.
Glens Falls, N. Y.,	Glens Falls, N. Y.,	235,785.86	.....	8,900.74	23,400.19	.....	3.49	208,159.23
Germantown, Pa.,	Erie, Pa.,	44,733.03	.....	2,649.00	.....	.....	642.64	48,022.67
Hartford, Conn.,	New York, N. Y.,	2,744,710.04	1,902.05	126,377.58	148,253.51	8,048.42	2,979.13	3,032,360.73
Hoffman, New York, N. Y.,	New York, N. Y.,	115,314.57	.....	16,510.94	1,612.08	.....	.....	133,474.19
Howard, New York, N. Y.,	New York, N. Y.,	180,611.19	1,478.42	7,292.28	27,088.33	6,750.00	8,020.46	239,110.08
Hunover, New York, N. Y.,	New York, N. Y.,	607,313.12	15,600.27	7,577.77	36,452.92	.....	.....	755,969.81
Hume, Columbia S. O.,	Columbia S. O.,	474,269.35	.....	48,252.43	.....	.....	222.80	522,748.54
Howard, Boston, Mass.,	Boston, Mass.,	84,184.42	.....	14,089.84	13,218.00	2,125.60	66.65	113,633.91
Humboldt, New York, N. Y.,	New York, N. Y.,	164,727.10	.....	5,000.88	9,851.02	.....	700.18	170,951.78
International, New York, N. Y.,	New York, N. Y.,	784,009.97	3,507.78	.....	69,478.02	13,550.00	205.49	871,371.26
Ins. Co. of North America, Philadelphia, Pa.,	Philadelphia, Pa.,	1,580,293.11	869,408.39	47,001.32	83,434.35	.....	.....	2,519,137.17
Merchants' Providence, R. I.,	Providence, R. I.,	170,245.45	12,133.97	.....	29,204.00	.....	.....	211,580.42
Marine Insurance Co. of N. Y.,	Providence, R. I.,	254,161.05	175,644.04	14,440.00	34,698.37	.....	.....	478,943.45
National, Bangor, Me.,	Bangor, Me.,	208,008.80	49,772.67	7,457.52	.....	.....	.....	205,208.09
Niagara, New York, N. Y.,	New York, N. Y.,	642,084.39	15,723.83	11,270.00	73,092.39	8,305.07	.....	751,375.68
National, Boston, Mass.,	Boston, Mass.,	830,152.45	405,408.18	1,731.70	47,428.75	.....	24,109.51	808,560.59
Peoples, Worcester, Mass.,	Worcester, Mass.,	591,192.59	.....	.....	55,375.17	5,329.60	.....	651,793.26
Phoenix, Brooklyn, N. Y.,	Brooklyn, N. Y.,	1,015,063.18	316,272.53	22,817.76	58,909.47	4,627.66	5,425.89	1,423,017.49
Pennsylvania, Philadelphia, Pa.,	Philadelphia, Pa.,	211,047.52	.....	29,297.10	35,497.00	250.00	15,990.27	291,051.80
Republic, New York, N. Y.,	New York, N. Y.,	493,740.33	16,971.10	4,287.50	27,080.34	14,200.00	.....	532,280.27
Springfield Fire & Marine, Springfield, Mass.,	Springfield, Mass.,	601,659.78	7,417.36	40,237.80	40,237.80	8,000.00	.....	652,914.94
St. Nicholas, New York, N. Y.,	New York, N. Y.,	108,679.07	.....	2,058.26	9,708.87	.....	.....	120,506.80
Standard, New York, N. Y.,	New York, N. Y.,	163,809.51	.....	8,297.66	19,040.86	.....	.....	187,116.93
Star, New York, N. Y.,	New York, N. Y.,	180,413.30	.....	11,440.00	9,253.48	.....	37.86	207,144.64
Triumph, Cincinnati, O.,	Cincinnati, O.,	146,050.43	32,808.66	.....	4,012.20	.....	.....	182,471.25
Union, San Francisco, Cal.,	San Francisco, Cal.,	275,744.17	219,177.18	81,093.00	8,718.47	4,400.00	626.18	590,389.00
Union, Bangor, Me.,	Bangor, Me.,	186,028.88	5,208.00	.....	9,450.12	.....	.....	344,893.44
Worcester, New Rochelle, N. Y.,	New Rochelle, N. Y.,	319,942.05	19,260.47	.....	7,929.05	462.60	.....	347,494.07
Williamsburgh City, Williamsburgh, N. Y.,	Williamsburgh, N. Y.,	205,092.01	1,250.00	20,176.98	6,495.79	.....	382.19	233,336.57
		\$21,240,700.18	\$2,032,733.15	\$899,634.39	\$1,335,109.19	\$145,958.04	\$130,941.15	\$26,391,285.10

TABLE 5, Showing the various items composing the Expenditures during the year ending December 31st, 1871, of the Stock Fire and Fire Marine Insurance Companies, transacting business in this State.

NAME OF COMPANY.	LOCATION.	Amount paid for Losses.	Cash Dividends Paid.	Paid for Commissions and Brokerage.	Paid for Salaries and Fees.	Paid for Taxes.	All other Expenditures.	Total Expenditures.
<i>Connecticut Joint Stock Companies.</i>								
Etna,.....	Hartford,.....	\$4,940,211.82	\$660,000.00	\$608,833.54	\$245,711.33	\$109,715.17	.....	\$6,657,471.86
Fairfield County,.....	So. Norwalk,.....	27,269.52	.....	8,200.24	2,004.62	894.21	\$2,906.82	41,955.41
Hartford,.....	Hartford,.....	2,218,060.72	200,620.00	284,946.26	95,263.08	48,609.00	127,520.20	2,975,019.26
Mutual Security,.....	New Haven,.....	39,711.05	10,000.00	2,510.88	5,611.68	.....	.....	57,833.61
National,.....	Hartford,.....	.....	.....	2,680.00	1,890.35	.....	3,398.54	7,458.89
Norwalk,.....	Norwalk,.....	4,442.59	3,200.00	2,091.57	1,625.00	122.25	480.50	11,462.01
Phoenix,.....	Hartford,.....	1,408,179.79	160,000.00	230,950.40	48,575.57	46,620.79	182,246.38	2,076,572.93
Peoples',.....	Middletown,.....	22,281.97	4,000.00	6,469.55	4,286.30	.....	.....	36,987.82
Hartford Steam Boiler Inspection & Insurance Co.,.....	Hartford,.....	2,563.31	8,000.00	24,926.13	7,416.67	2,061.53	44,787.94	89,755.58
<i>Joint Stock Companies of other States.</i>								
Agricultural,.....	Watertown, N. Y.,.....	136,678.63	30,000.00	44,126.06	26,087.66	20,606.96	13,544.35	331,043.66
Alemania,.....	Cleveland, O.,.....	165,294.86	.....	18,904.50	4,285.94	1,048.95	10,833.40	200,367.65
American,.....	Philadelphia, Pa.,.....	63,775.29	58,770.00	.....	32,095.61	10,631.29	7,319.77	172,561.96
Andes,.....	Cincinnati, O.,.....	1,508,978.15	100,000.00	299,520.56	163,983.77	87,161.91	111,693.17	2,221,276.57
Arctic,.....	New York, N. Y.,.....	24,643.38	24,417.50	15,111.91	14,887.00	4,084.88	10,456.09	98,520.26
Amazon,.....	Cincinnati, O.,.....	28,150.83	.....	27,225.68	2,551.45	3,029.44	16,920.60	72,878.00
Bay State,.....	Worcester, Mass.,.....	75,780.23	10,480.00	24,021.85	5,147.00	6,014.34	7,423.96	128,867.38
Brewers' & Malsters',.....	New York, N. Y.,.....	18,463.29	.....	4,788.06	4,350.47	69.69	2,884.69	30,556.20
Buffalo German,.....	Buffalo, N. Y.,.....	53,266.34	16,925.00	17,147.87	7,505.74	3,746.87	10,785.43	109,376.25
Continental,.....	New York, N. Y.,.....	1,419,101.08	124,640.32	262,944.57	148,247.17	41,775.00	208,707.43	2,405,415.57
Commerce,.....	Albany, N. Y.,.....	598,686.92	40,000.00	35,210.71	15,824.81	9,833.96	17,155.65	656,712.05
Citizens',.....	New York, N. Y.,.....	140,813.32	49,441.20	22,332.17	42,229.67	8,033.37	24,432.35	287,282.11
Equitable Fire & Marine,.....	Providence, R. I.,.....	52,015.85	19,858.00	13,456.24	11,258.51	3,123.54	108.94	99,820.18
Eastern,.....	Bangor, Me.,.....	93,750.26	.....	23,432.28	10,889.40	.....	.....	127,571.94
Exchange,.....	Boston, Mass.,.....	14,082.20	3,960.00	10,805.61	5,810.52	2,072.09	9,946.93	46,680.85
Exchange,.....	New York, N. Y.,.....	42,011.88	.....	12,784.66	19,936.13	3,497.25	.....	78,239.87
Firemen's Fund,.....	San Francisco, Cal.,.....	24,281.42	49,774.50	46,446.34	33,577.43	10,816.43	49,171.28	614,577.40
First National,.....	Worcester, Mass.,.....	88,092.95	15,330.70	15,800.30	4,903.81	4,410.30	6,235.24	119,973.40
Firemen's,.....	New York, N. Y.,.....	162,874.37	20,400.00	23,003.19	14,936.48	3,657.72	11,762.05	236,633.81
Franklin,.....	Philadelphia, Pa.,.....	928,434.78	98,812.00	203,908.29	151,367.36	27,025.43	40,734.88	1,446,282.14

Germania,.....	New York, N. Y.,.....	612,982.39	50,000.00	110,923.87	44,239.68	20,210.74	96,245.64	394,602.23
Girard,.....	Philadelphia, Pa.,.....	66,285.49	19,980.00	21,847.59	16,095.46	7,887.92	11,535.67	133,632.02
Glens Falls,.....	Glens Falls, N. Y.,.....	196,972.63	10,000.00	40,836.90	9,042.13	4,733.48	6,803.85	269,294.20
German,.....	Erie, Pa.,.....	6,832.35	15,000.00	4,517.27	5,003.46	1,456.03	3,314.37	35,023.43
Home,.....	Columbus, O.,.....	434,417.20	47,126.60	129,162.33	26,938.02	16,335.70	28,335.64	682,075.54
Hoffman,.....	New York, N. Y.,.....	82,101.08	50.00	16,537.45	8,259.93	5,667.51	8,554.32	121,170.29
Howard,.....	Boston, Mass.,.....	42,389.67	19,950.00	7,964.46	7,964.46	8,739.13	7,143.81	95,372.52
Howard,.....	New York, N. Y.,.....	586,159.15	34,000.00	101,653.08	86,322.56	17,701.36	93,441.59	819,283.74
Home,.....	New York, N. Y.,.....	2,898,379.43	249,890.00	410,314.89	221,169.42	90,389.04	205,297.21	4,075,449.93
Howard,.....	New York, N. Y.,.....	444,272.38	51,902.00	19,137.75	21,604.52	8,579.58	12,564.85	553,061.09
Humboldt,.....	New York, N. Y.,.....	51,171.29	20,000.00	4,000.22	20,714.63	3,650.97	17,943.18	117,485.29
International,.....	New York, N. Y.,.....	948,273.63	51,232.06	121,683.94	77,943.77	22,884.42	60,511.08	1,932,593.95
Ins. Co. of North America,.....	Philadelphia, Pa.,.....	1,996,332.60	98,000.00	294,201.12	46,728.43	48,535.84	140,551.00	2,624,346.39
Merchants',.....	Providence, R. I.,.....	158,357.08	16,000.00	28,974.58	9,660.41	7,488.92	2,180.67	223,161.66
Naragansett Fire & Marine,.....	Providence, R. I.,.....	359,212.76	15,000.00	46,294.77	83,218.99	10,431.64	.....	464,158.16
National,.....	Bangor, Me.,.....	111,770.67	12,307.69	54,276.46	8,960.80	3,526.71	13,963.74	204,806.07
Niagara,.....	New York, N. Y.,.....	524,012.68	35,737.75	91,431.47	29,600.00	25,144.79	81,820.92	787,747.51
National,.....	Boston, Mass.,.....	941,187.21	39,754.00	90,154.44	24,706.66	25,021.18	35,726.23	1,156,549.72
Peoples',.....	Worcester, Mass.,.....	677,516.87	48,000.00	81,877.67	16,000.00	23,957.56	23,113.91	870,466.01
Phoenix,.....	Brooklyn, N. Y.,.....	947,109.15	120,000.00	159,852.04	93,763.13	27,692.08	82,341.84	1,430,758.21
Pennsylvania,.....	Philadelphia, Pa.,.....	44,235.18	59,505.00	24,128.62	18,050.00	12,645.96	10,240.82	163,853.59
Republic,.....	New York, N. Y.,.....	466,312.41	18,733.80	61,387.51	24,008.59	9,534.64	52,165.83	632,142.78
Springfield Fire & Marine,.....	Springfield, Mass.,.....	677,414.57	72,307.71	90,062.00	20,301.06	19,685.96	28,990.21	908,761.51
St. Nicholas,.....	New York, N. Y.,.....	53,133.66	15,000.00	15,679.64	14,500.00	1,261.19	8,685.15	108,164.64
Standard,.....	New York, N. Y.,.....	43,485.78	21,000.00	14,169.60	21,575.44	4,803.79	15,861.55	120,896.16
Star,.....	New York, N. Y.,.....	59,968.45	20,000.00	12,344.13	16,109.24	3,278.87	30,647.18	142,347.87
Triumph,.....	Chicinnati, O.,.....	11,163.27	.....	37,810.73	2,368.97	1,708.08	24,593.81	77,647.86
Union,.....	San Francisco, Cal.,.....	768,189.88	76,521.00	56,484.97	41,150.14	6,711.12	41,158.80	990,215.41
Union,.....	Bangor, Me.,.....	149,071.35	18,564.10	42,398.47	9,841.56	1,062.47	10,125.87	230,566.82
Westchester,.....	New Rochelle, N. Y.,.....	169,669.95	20,553.05	54,831.50	14,207.57	12,260.36	20,467.54	291,989.97
Williamsburgh City,.....	Williamsburgh, N. Y.,.....	188,686.14	24,875.00	30,939.48	27,360.22	12,408.94	21,309.99	306,079.77
		\$20,692,307.38	\$1,943,518.23	\$3,396,898.24	\$1,682,419.14	\$666,009.91	\$1,756,263.93	\$30,137,451.98

TABLE 5,—Continued.

NAME OF COMPANY.	LOCATION.	Amount paid for Losses.	Cash Dividends Paid.	Paid for Commissions and Brokerage.	Paid for Salaries and Fees.	Paid for Taxes.	All other Expenditures.	Total Expenditures.
<i>Foreign Companies.</i>								
<i>U. S. Branch.</i>								
Commercial Union,	England,	79,825.22	.....	40,265.59	.....	3,851.01	1,430.82	125,372.64
Imperial,	do.	686,237.10	.....	142,959.30	86,568.58	27,260.20	80,254.10	1,023,279.23
Liverpool, London, & Globe,	do.	4,361,844.59	.....	422,314.98	97,273.89	47,766.37	193,453.66	5,122,653.49
No. British & Mercantile,	do.	2,812,586.25	.....	203,937.65	107,405.99	41,849.56	43,164.43	3,208,943.83
Queen,	do.	272,210.54	.....	101,051.84	23,196.37	17,657.05	35,217.89	449,333.69
Royal,	do. ....	.....	.....	.....	.....	.....	.....	.....
<i>Mutual Companies of other States.</i>								
Holyoke Mutual,	Salem, Mass.,	\$8,212,703.70	.....	\$910,529.36	\$314,444.83	\$138,384.19	\$353,520.90	\$9,929,582.93
Merchants' & Farmers',	Worcester, Mass.,	\$27,702.21	18,221.51	17,839.18	6,825.56	2,990.33	1,935.61	75,514.40
Lycoming,	Muncy, Pa.,	44,991.49	23,343.18	19,506.18	6,740.00	917.33	5,827.59	101,326.27
		772,853.66	.....	86,569.25	16,947.92	7,446.24	41,430.84	924,647.91
		\$845,547.36	\$41,564.69	\$123,914.61	\$29,913.43	\$11,354.40	\$49,194.04	\$1,101,488.53

TABLE 6, Showing the Income, Expenditures, Premiums received, Commissions paid, during the year ending December 31st, 1871, of the Stock Fire and Fire Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	LOCATION.	Gross Cash Income.	Gross Cash Expenditures.	Excess, or Deficiency of Income.	Ratio of Expenditures to Income.	Total Losses Paid.	Ratio of Losses paid to Income.	Cash Premiums Received.	Paid for Commissions and Brokerage.	Ratio of Commissions to Premiums Received.	Ratio of Commissions to Income.
<i>Connecticut Joint Stock Companies.</i>											
Aetna,	Hartford,	\$4,663,794.03	\$6,657,471.86	-\$1,993,677.83	142.75	\$4,940,211.82	105.93	\$4,200,312.72	\$608,833.54	14.46	13.04
Fairfield County,	South Norwalk,	63,604.70	41,956.41	+ 21,648.29	65.96	27,568.52	42.57	46,161.19	8,260.24	18.29	12.99
Hartford,	Hartford,	2,114,149.11	2,975,019.26	- 860,870.15	140.72	2,218,060.72	104.91	1,961,915.57	284,946.26	14.60	13.48
Mutual Security,	New Haven,	59,957.16	57,833.61	+ 2,123.55	96.41	33,711.05	66.20	54,557.63	2,510.88	4.59	4.19
National,	Hartford,	20,137.40	7,453.89	+ 12,673.51	37.04	.....	.....	19,771.70	2,680.00	13.56	13.31
Norwalk,	Norwalk,	18,272.92	11,962.01	+ 6,310.91	65.46	4,442.59	24.31	15,307.99	2,091.57	13.63	11.45
Phoenix,	Hartford,	1,655,110.85	2,076,572.93	- 421,462.08	125.46	1,468,173.79	88.71	1,544,332.64	230,950.40	14.96	13.95
Peoples,	Middletown,	50,464.02	86,987.82	+ 13,476.20	73.80	22,231.97	44.15	44,412.79	6,469.55	14.57	12.82
Hartford Steam Boiler Inspection & Insurance Co.,	Hartford,	109,853.05	89,755.58	+ 20,102.47	81.70	2,563.31	2.33	102,273.07	24,226.13	24.37	22.69
<i>Joint Stock Companies of other States.</i>											
Agricultural,	Watertown, N. Y.,	403,910.22	331,043.66	+ 72,866.56	81.96	196,678.63	48.69	380,415.20	44,126.06	11.60	10.92
Alenania,	Cleveland, O.,	92,225.65	200,367.65	- 108,132.00	217.23	165,294.86	179.21	86,065.57	18,904.50	21.96	20.50
American,	Philadelphia, Pa.,	237,920.01	172,591.96	+ 65,328.05	72.68	63,775.29	26.80	146,820.66	.....	.....	.....
Andes,	Cincinnati, O.,	1,901,505.79	2,221,276.57	- 319,770.78	116.82	1,508,973.15	79.36	1,739,685.25	299,620.66	16.64	15.75
Artistic,	New York, N. Y.,	125,914.00	38,520.23	+ 82,383.74	74.27	2,643.88	19.57	110,189.66	15,111.91	13.71	12.00
Amazon,	Cincinnati, O.,	199,826.97	72,878.00	+ 126,948.97	86.47	23,150.83	11.58	198,996.72	27,225.88	14.03	13.62
Bay State,	Worcester, Mass.,	176,048.58	128,867.38	+ 47,181.20	73.20	75,780.23	43.04	164,005.53	24,021.85	14.60	13.04
Brewers' & Maltsters',	New York, N. Y.,	86,053.58	30,536.20	+ 55,497.38	35.61	18,463.29	21.46	82,378.53	4,788.06	6.81	6.56
Buffalo German,	Buffalo, N. Y.,	148,505.58	109,376.25	+ 38,129.33	73.62	53,265.34	35.85	131,108.24	17,147.87	13.08	11.54
Continental,	New York, N. Y.,	1,511,567.75	2,205,415.57	- 693,847.82	145.90	1,419,101.08	93.88	1,351,361.95	262,944.57	19.46	17.39
Commerce,	Albany, N. Y.,	293,733.31	656,712.05	- 362,978.74	223.57	538,693.92	183.39	234,199.90	35,210.71	15.03	11.99
Citizens',	New York, N. Y.,	359,149.87	297,282.11	+ 61,867.76	79.99	140,816.92	39.21	314,458.62	22,392.17	7.10	6.22
Equitable Fire & Marine,	Providence, R. I.,	140,814.72	99,820.08	+ 40,994.64	70.89	52,015.85	36.94	125,609.43	13,455.24	10.72	9.65
Exchange,	Boston, Mass.,	93,569.26	46,080.35	+ 46,978.91	49.89	14,085.20	15.87	86,046.36	10,805.61	12.66	11.55
Exchange,	New York, N. Y.,	121,555.25	78,223.87	+ 43,331.38	64.37	42,011.83	34.65	109,757.24	12,784.66	11.66	10.62
Eastern,	Bangor, Me.,	206,609.64	127,571.94	+ 79,037.70	61.74	93,750.26	45.38	204,972.39	23,432.28	11.43	11.34
Firemen's Fund,	San Francisco, Cal.,	Gold 438,562.52	614,067.47	- 175,504.95	140.02	424,281.42	96.74	380,110.01	46,446.34	12.21	10.59

TABLE 6.—Continued.

NAME OF COMPANY.	LOCATION.	Gross Cash Income.	Gross Cash Expenditures.	Excess, or Deficiency of Income.	Ratio of Expenditures to Income.	Total Losses Paid.	Ratio of Losses paid to Income.	Cash Premiums Received.	Paid for Commissions and Brokerage.	Ratio of Commissions to Premiums Received.	Ratio of Commissions to Income.
First National.	Worcester, Mass.,	111,044.10	119,978.00	— 8,933.90	108.04	80,092.95	80.23	102,214.70	16,830.70	15.60	18.81
Fireman's.	New York, N. Y.,	215,780.48	296,633.81	— 20,847.33	100.06	102,874.37	75.48	188,046.51	23,033.19	12.23	10.66
Franklin.	Philadelphia, Pa.,	1,895,884.78	1,445,282.74	— 40,597.06	103.54	928,434.78	66.51	1,180,630.00	203,908.49	17.27	14.61
Germania.	New York, N. Y.,	857,737.04	934,602.22	— 76,865.18	108.96	612,082.89	71.46	776,200.88	110,923.87	14.30	12.93
Grand Central.	Philadelphia, Pa.,	106,911.65	133,632.02	— 63,280.63	67.86	56,286.49	28.68	180,002.80	21,847.59	12.14	11.09
Guion Falls.	Guion Falls, N. Y.,	268,150.28	269,204.20	— 1,134.92	100.42	106,972.83	73.45	235,785.85	37,465	17.32	16.23
German.	Erie, Pa.,	48,022.48	35,623.48	— 12,399.19	74.18	6,352.85	13.19	44,731.03	4,617.27	10.10	9.41
Horne.	Columbia, O.,	522,748.68	682,076.54	— 159,326.96	130.47	434,417.20	83.10	474,203.35	129,162.88	27.23	24.70
Hoffman.	New York, N. Y.,	133,474.19	121,170.20	— 12,303.99	90.78	92,101.08	61.51	115,314.57	16,537.45	14.34	12.89
Howard.	New York, N. Y.,	239,150.68	558,061.08	— 318,910.40	233.35	444,273.38	185.77	191,080.61	19,137.75	10.01	8.00
Hanover.	New York, N. Y.,	755,983.81	819,283.74	— 63,293.93	108.37	530,159.15	70.32	712,970.39	101,653.08	14.26	13.45
Home.	New York, N. Y.,	3,032,360.73	4,075,449.90	— 1,043,089.26	134.40	2,808,373.43	95.58	2,746,702.69	410,314.89	14.94	13.50
Howard.	Boston, Mass.,	113,633.91	95,372.52	— 18,261.39	83.93	42,389.67	37.30	81,184.42	8,585.45	10.20	7.56
Humboldt.	New York, N. Y.,	170,951.78	117,485.29	— 53,466.49	68.72	51,171.20	29.93	154,737.10	4,600.22	2.98	2.84
International.	New York, N. Y.,	871,371.25	1,292,593.95	— 411,222.69	147.19	948,278.08	108.93	788,237.75	121,633.54	15.44	13.00
Inc. Co. of North America.	Philadelphia, Pa.,	2,570,137.17	2,624,346.89	— 45,209.72	100.75	1,091,392.50	77.40	2,448,701.50	204,321.12	12.01	11.41
Merchants.	Providence, R. I.,	211,680.42	223,101.66	— 11,572.24	105.47	168,867.08	75.08	182,386.42	28,974.68	16.89	13.69
Narragansett Fire & Marine.	Providence, R. I.,	478,943.46	404,168.16	— 14,785.30	96.31	859,212.76	75.00	429,805.09	46,204.77	10.77	9.67
National.	Hungar, Mo.,	265,298.99	204,806.07	— 60,492.92	77.20	111,770.67	42.13	257,841.47	64,270.46	21.05	20.46
Niagara.	New York, N. Y.,	751,325.68	787,747.51	— 36,421.83	104.84	524,012.68	60.74	657,808.22	91,431.47	13.90	12.17
Peoples.	Boston, Mass.,	1,166,549.69	1,166,549.72	— 347,690.13	142.97	941,187.21	116.35	735,620.48	90,154.44	12.25	11.14
Phoenix.	Worcester, Mass.,	651,783.23	870,461.01	— 218,682.75	133.55	677,516.87	103.95	591,102.594	81,877.67	13.85	12.66
Phoenix.	Brooklyn, N. Y.,	1,423,017.49	1,430,758.24	— 7,740.75	100.54	947,109.15	66.55	1,353,862.64	159,862.04	12.01	11.23
Pennsylvania.	Philadelphia, Pa.,	231,351.89	103,853.59	— 128,098.30	56.12	44,286.18	15.17	211,047.52	24,126.02	11.43	8.25
Republic.	New York, N. Y.,	532,267.27	632,142.78	— 99,865.51	118.76	406,312.41	87.00	486,717.43	61,387.51	12.61	11.53
Springfield Fire & Marine.	Springfield, Mass.,	652,914.01	946,701.51	— 255,846.67	139.19	677,414.67	103.75	601,659.78	90,092.60	14.97	13.70
St. Nicholas.	New York, N. Y.,	120,606.80	108,104.64	— 12,342.16	89.71	53,138.66	44.10	108,679.67	15,574.64	14.33	12.93
Standard.	New York, N. Y.,	187,116.93	120,806.16	— 66,220.77	64.61	43,486.78	23.24	103,800.51	14,109.60	8.65	7.53
Star.	New York, N. Y.,	207,144.64	142,847.87	— 64,796.77	68.72	59,908.45	28.95	186,413.30	12,344.13	6.62	6.96
Triumph.	Chattanooga, O.,	182,471.25	77,647.85	— 104,823.39	42.55	11,164.27	6.12	178,468.90	37,810.78	21.19	20.72
Union.	San Francisco, Cal.,	Gold 990,389.00	990,215.41	— 399,525.81	107.72	708,180.88	130.11	494,921.35	56,484.97	11.41	9.56
Union.	Bangor, Me.,	344,883.44	230,590.82	— 114,295.62	66.85	149,071.35	43.22	230,175.32	42,308.47	18.42	12.29
Westchester.	New Rochelle, N. Y.,	247,434.07	291,989.97	— 55,444.10	84.04	100,000.95	48.83	319,942.05	64,831.60	17.14	15.73
Williamsburgh City.	Williamsburgh, N. Y.,	293,236.57	306,079.77	— 12,743.20	104.34	188,080.14	64.32	266,282.61	30,930.43	11.62	10.55
		\$20,301,295.10	\$30,137,451.88	.....	114.10	\$20,692,307.38	78.40	\$33,779,592.33	\$3,306,808.24	10.05	12.87

[illegible]

TABLE 7, Showing the Risks in force, Premiums received thereon, etc., on the 31st day of December, 1871, of the Stock Fire and Fire Marine Insurance Companies, transacting business in this State.

NAME OF COMPANY.	LOCATION.	FIRE BUSINESS.					MARINE BUSINESS.				
		Risks in Force.	Premiums received thereon.	Premium Rate.	Losses Paid.	Ratio of Loss to Premiums Received.	Marine and Inland Risks in Force.	Premiums received thereon.	Premium Rate.	Losses Paid.	Ratio of Loss to Premiums Received.
Connecticut Joint Stock Companies.											
Etna.....	Hartford,.....	\$259,523,679.00	\$3,634,186.29	1.2553	\$4,686,218.78	1.2894	\$561,308.00	\$36,169.72	6.4438	\$253,993.04	7.0220
Fairfield County,.....	So. Norwalk,.....	5,342,720.58	53,302.19	.9976	27,269.52	.5115	.....	.....	.....	.....	.....
Hartford,.....	Hartford,.....	150,000,000.00	1,802,250.00	1.2015	2,218,060.72	1.2307	.....	.....	.....	.....	.....
Mutual Security,.....	New Haven,.....	2,208,552.00	18,176.21	.8230	885.86	.0212	192,672.00	4,612.42	2.3939	39,325.16	8.5266
National,.....	Hartford,.....	1,569,505.00	19,646.70	1.2518	.....	.....	.....	.....	.....	.....	.....
Norwalk,.....	Norwalk,.....	2,503,719.00	22,429.09	.8958	4,442.59	.1980	.....	.....	.....	.....	.....
Phoenix,.....	Hartford,.....	123,670,169.00	1,483,110.76	1.1985	1,408,179.79	.9899	.....	.....	.....	.....	.....
Peoples',.....	Middletown,.....	4,232,153.65	88,248.97	2.0852	22,281.97	.2524	.....	.....	.....	.....	.....
Joint Stock Companies of other States.											
Agricultural,.....	Watertown, N. Y.,.....	81,209,890.00	524,135.53	.6454	196,678.63	.3752	.....	.....	.....	.....	.....
Albany,.....	Cleveland, O.,.....	7,377,912.35	127,552.08	1.7288	165,294.86	1.2958	.....	.....	.....	.....	.....
American,.....	Philadelphia, Pa.,.....	34,916,116.00	203,694.40	.5833	63,775.29	.3131	.....	.....	.....	.....	.....
Arctic,.....	New York, N. Y.,.....	11,220,245.00	92,181.68	.8215	24,175.73	.2622	664,107.00	16,672.09	2.5104	467.65	.0280
Andes,.....	Cincinnati, O.,.....	80,592,584.97	1,412,684.10	1.7548	1,483,176.00	1.0498	502,943.00	29,532.90	5.8720	25,802.15	.8737
Amazon,.....	Cincinnati, O.,.....	10,459,172.00	239,829.20	2.2330	7,773.40	.0324	777,810.00	36,774.22	4.7278	15,377.43	.4182
Bay State,.....	Worcester, Mass.,.....	12,393,603.00	183,212.64	1.4752	75,780.23	.4136	.....	.....	.....	.....	.....
Brewers' & Malsters',.....	New York, N. Y.,.....	8,864,097.00	66,287.25	.7478	18,493.29	.2755	477,160.00	10,826.53	2.2688	.....	.....
Buffalo German,.....	Buffalo, N. Y.,.....	15,325,865.00	144,966.25	.9460	53,265.34	.3973	.....	.....	.....	.....	.....
Continental,.....	New York, N. Y.,.....	177,348,392.00	1,352,009.79	.7623	1,419,101.08	1.0496	.....	.....	.....	.....	.....
Commerce,.....	Albany, N. Y.,.....	21,997,352.00	241,921.16	1.0995	538,686.92	2.1853	.....	.....	.....	.....	.....
Citizens',.....	New York, N. Y.,.....	55,018,051.60	348,528.97	.6394	140,813.32	.4440	.....	.....	.....	.....	.....
Equitable Fire & Marine,.....	Providence, R. I.,.....	8,924,208.03	106,387.81	1.1954	35,912.03	.3966	434,882.78	6,822.61	1.5688	16,103.82	2.3604
Exchange,.....	Boston, Mass.,.....	7,592,149.75	90,802.11	1.2403	14,085.20	.1851	.....	.....	.....	.....	.....
Eastern,.....	Bangor, Me.,.....	7,129,940.00	104,572.24	1.4667	17,957.14	.1717	1,040,223.00	66,988.97	6.4389	75,738.12	1.1314
Exchange,.....	New York, N. Y.,.....	11,287,489.00	102,313.38	.9064	41,918.49	.4097	9,400.00	400.00	4.2553	93.84	.2325
Firemen's Fund,.....	San Francisco, Cal.,.....	22,613,724.00	273,751.54	1.2106	424,281.42	1.5498	539,145.00	18,151.65	3.3631	.....	.....
First National,.....	Worcester, Mass.,.....	7,382,920.00	122,077.41	1.6395	89,092.95	.7298	.....	.....	.....	.....	.....

TABLE 7,—Continued.

NAME OF COMPANY.	LOCATION.	FIRE BUSINESS.					MARINE BUSINESS.				
		Risks in Force.	Premiums received thereon.	Premium Rate.	Losses Paid.	Ratio of Loss to Premiums Received.	Marine and Inland Risks in Force.	Premiums received thereon.	Premium Rate.	Losses Paid.	Ratio of Loss to Premiums Received.
<i>Foreign Companies.</i>											
<i>U. S. Branch.</i>											
Commercial Union,	England,	7,770,835.00	194,382.47	1.0938	79,825.22	4106	.....	.....	.....	.....
Imperial,	do.	74,185,086.00	971,434.00	1.3094	686,237.10	7065	.....	.....	.....	.....
Liverpool, London, & Globe,	do.	258,349,404.00	2,849,656.61	1.1030	4,361,844.59	1.5306	.....	.....	.....	.....
No. British & Mercantile,	do.	115,776,786.00	1,312,330.31	1.1335	2,812,586.25	2.1432	.....	.....	.....	.....
Queen,	do.	47,875,982.66	628,923.43	1.3136	272,210.54	4338	.....	.....	.....	.....
Royal,	do. . . . .	.....	.....	.....	.....	.....	.....	.....	.....	.....
		\$513,958,093.66	\$5,956,726.82	1.1589	\$8,212,703.70	1.3736	.....	.....	.....	.....
<i>Mutual Companies of other States.</i>											
Holyoke Mutual,	Salem, Mass.,	19,884,886.70	294,590.27	1.4314	27,702.21	0940	.....	.....	.....	.....
Merchants' & Farmers',	Worcester, Mass.,	28,337,639.00	417,146.09	1.4.20	44,991.49	1078	.....	.....	.....	.....
Lycoming,	Muncy, Pa.,	53,962,175.76	.....	.....	772,853.66	.....	.....	.....	.....	.....
		\$102,184,701.46	\$711,736.36	.....	\$845,547.36	.....	.....	.....	.....	.....

TABLE 8, Showing the business transacted in the State of Connecticut, during the year ending December 31st, 1871, by the Stock Fire and Fire Marine Insurance Companies.

NAME OF COMPANY.	LOCATION.	FIRE BUSINESS.			MARINE AND INLAND RISKS.			Total Risks taken.	Total Premiums thereon.	Losses Paid.	Taxes paid State of Connecticut
		Risks Taken.	Premiums thereon.	Rate of Premiums	Risks Taken.	Premiums thereon.	Rate of Premiums				
Connecticut Joint Stock Companies.											
Aetna,.....	Hartford,.....	\$20,622,064.00	\$197,300.27	9565	.....	.....	.....	\$20,622,064.00	\$197,300.27	\$53,078.07	.....
Fairfield County,.....	South Norwalk,.....	1,683,000.00	17,923.39	1.0649	.....	.....	.....	1,683,000.00	17,923.39	2,483.96	\$1,135.00
Hartford,.....	Hartford,.....	9,000,000.00	100,674.00	1.1186	.....	.....	.....	9,000,000.00	100,674.00	31,432.00	.....
Mutual Security,.....	New Haven,.....	1,878,319.00	13,026.18	8291	\$1,897,536.00	\$47,234.34	2.4882	3,775,855.00	60,260.52	39,711.05	.....
National,.....	Hartford,.....	1,569,505.00	19,802.95	1.2617	.....	.....	.....	1,569,505.00	19,802.95	.....	237.98
Norwalk,.....	Norwalk,.....	1,823,484.00	16,615.19	9112	.....	.....	.....	1,823,484.00	16,615.19	4,442.59	.....
Phoenix,.....	Hartford,.....	10,378,345.00	97,344.77	9389	.....	.....	.....	10,378,345.00	97,344.77	18,377.32	.....
Peoples',.....	Middletown,.....	3,813,256.20	47,173.80	1.2371	.....	.....	.....	3,813,256.20	47,173.80	22,281.97	.....
		\$50,767,973.20	\$509,860.55	1.0004	\$1,897,536.00	\$47,234.34	2.4882	\$52,665,509.20	\$557,064.89	\$171,836.96	\$1,372.98
Joint Stock Companies of other States.											
Agricultural,.....	Watertown, N. Y.,.....	1,668,000.00	6,584.12	3947	.....	.....	.....	1,668,000.00	6,584.12	330.00	157.70
Alemannia,.....	Cleveland, O.,.....	60,200.75	999.18	1.6597	.....	.....	.....	60,200.75	999.18	.....	.....
American,.....	Philadelphia, Pa.,.....	244,960.00	2,496.55	1.0191	.....	.....	.....	244,960.00	2,496.55	287.15	17.13
Andes,.....	Cincinnati, O.,.....	2,255,529.66	27,181.36	1.2051	45,142.00	546.86	1.2114	2,300,671.66	27,728.22	2,744.76	.....
Arctic,.....	New York, N. Y.,.....	495,072.00	5,074.30	1.0249	.....	.....	.....	495,072.00	5,074.30	.....	73.41
Bay State,.....	Worcester, Mass.,.....	972,509.00	11,710.94	1.2042	.....	.....	.....	972,509.00	11,710.94	3,126.15	165.02
Brewers' & Malsters',.....	New York, N. Y.,.....	231,051.66	3,485.23	1.5084	.....	.....	.....	231,051.66	3,485.23	.....	69.69
Buffalo German,.....	Buffalo, N. Y.,.....	181,546.00	1,550.76	8542	.....	.....	.....	181,546.00	1,550.76	157.13	72.34
Continental,.....	New York, N. Y.,.....	5,749,200.00	41,660.87	7246	.....	.....	.....	5,749,200.00	41,660.87	7,598.29	455.31
Commerce,.....	Albany, N. Y.,.....	1,198,814.00	15,744.18	1.3133	.....	.....	.....	1,198,814.00	15,744.18	3,165.00	121.82
Citizens',.....	New York, N. Y.,.....	388,016.67	3,035.43	7823	.....	.....	.....	388,016.67	3,035.43	3.56	36.24
Equitable Fire & Marine,.....	Providence, R. I.,.....	152,000.00	2,262.50	1.4884	3,168.00	12.05	3803	155,168.00	2,274.55	.....	.....
Exchange,.....	Boston, Mass.,.....	117,434.00	1,442.86	1.2287	.....	.....	.....	117,434.00	1,442.86	.....	.....
Eastern,.....	Bangor, Me.,.....	41,000.00	653.08	1.5929	.....	.....	.....	41,000.00	653.08	.....	.....
Exchange,.....	New York, N. Y.,.....	48,975.00	758.87	1.5495	.....	.....	.....	48,975.00	758.87	.....	.....
Firemens' Fund,.....	San Francisco, Cal.,.....	1,036,471.07	12,560.98	1.2119	.....	.....	.....	1,036,471.07	12,560.98	10,162.48	279.66
First National,.....	Worcester, Mass.,.....	4,928.52	49.28	.....	.....	.....	.....	4,928.52	49.28	841.24	.....
Firemens',.....	New York, N. Y.,.....	640,651.00	7,363.64	1.1494	.....	.....	.....	640,651.00	7,363.64	108.04	73.10
Franklin,.....	Philadelphia, Pa.,.....	3,502,581.67	45,676.68	1.3041	.....	.....	.....	3,502,581.67	45,676.68	1,583.17	774.56

TABLE 8,—Continued.

STATISTICAL TABLES.

NAME OF COMPANY.	LOCATION.	FIRE BUSINESS.			MARINE AND INLAND RISKS.			Total Risks taken.	Total Premiums thereon.	Losses Paid.	Taxes paid State of Connecticut	
		Risks Taken.	Premiums thereon.	Rate of Premiums	Risks Taken.	Premiums thereon.	Rate of Premiums					
Germania,.....	New York, N. Y.,.....	1,920,097.00	21,339.44	1.1113	.....	.....	.....	1,920,097.00	21,339.44	4,999.40	223.44
Girard,.....	Philadelphia, Pa.,.....	910,399.00	8,343.99	9165	.....	.....	.....	910,399.00	8,343.99	2,490.00	195.63
Glens Falls,.....	Glens Falls, N. Y.,.....	252,825.00	2,438.54	9645	.....	.....	.....	252,825.00	2,438.54	34.00	27.53
Home,.....	Columbus, O.,.....	842,000.00	9,649.51	1.1460	.....	.....	.....	842,000.00	9,649.51	1,032.69	.....
Hoffman,.....	New York, N. Y.,.....	138,440.00	1,742.82	1.2616	.....	.....	.....	138,440.00	1,742.82	.....	27.24
Howard,.....	New York, N. Y.,.....	1,119,654.00	9,719.65	8681	.....	.....	.....	1,119,654.00	9,719.65	79.94	221.91
Hanover,.....	New York, N. Y.,.....	1,846,526.82	20,311.76	1.0909	.....	.....	.....	1,846,526.82	20,311.76	1,546.11	265.65
Home,.....	New York, N. Y.,.....	7,010,442.00	69,817.46	9959	.....	.....	.....	7,010,442.00	69,817.46	11,808.90	1,389.35
Humboldt,.....	New York, N. Y.,.....	234,713.00	3,323.84	1.4161	.....	.....	.....	234,713.00	3,323.84	.....	.....
International,.....	New York, N. Y.,.....	3,419,331.74	32,218.36	9422	.....	.....	.....	3,419,331.74	32,218.36	4,497.96	.....
Ins. Co. of North America,.....	Philadelphia, Pa.,.....	775,876.94	56,268.54	7252	.....	.....	.....	775,876.94	56,268.54	14,143.13	1,126.64
Merchants',.....	Providence, R. I.,.....	841,198.00	10,923.75	1.2985	.....	.....	.....	841,198.00	10,923.75	2,367.09	118.83
Naransett Fire & Marine,.....	Providence, R. I.,.....	1,799,215.80	24,290.47	1.3500	.....	2,325.07	5730	2,204,993.80	26,615.54	7,746.23	385.81
National,.....	Bangor, Me.,.....	756,101.00	10,232.71	1.3534	.....	.....	.....	756,101.00	10,232.71	1,542.45	22.66
Niagara,.....	New York, N. Y.,.....	2,264,755.00	24,153.60	1.0665	.....	.....	.....	2,264,755.00	24,153.60	3,049.76	483.07
National,.....	Boston, Mass.,.....	1,933,613.00	22,333.61	1.1576	.....	.....	.....	1,933,613.00	22,333.61	9,196.42	472.53
Peoples',.....	Worcester, Mass.,.....	3,073,815.00	35,471.12	1.1539	.....	.....	.....	3,073,815.00	35,471.12	8,556.09	585.77
Phenix,.....	Brooklyn, N. Y.,.....	23,600.14	23,600.14	1.1258	.....	.....	.....	2,096,252.00	23,600.14	1,830.67	371.65
Pennsylvania,.....	Philadelphia, Pa.,.....	668,131.00	9,983.79	1.4942	.....	.....	.....	668,131.00	9,983.79	.....	.....
Republic,.....	New York, N. Y.,.....	827,141.00	10,105.12	1.2217	.....	.....	.....	827,141.00	10,105.12	572.35	57.29
Springfield Fire & Marine,.....	Springfield, Mass.,.....	3,913,254.98	43,528.27	1.1123	.....	.....	.....	3,913,254.98	43,528.27	2,392.95	797.72
St. Nicholas,.....	New York, N. Y.,.....	144,175.00	1,371.60	9512	.....	.....	.....	144,175.00	1,371.60	.....	.....
Standard,.....	New York, N. Y.,.....	333,973.00	3,850.04	1.1528	.....	.....	.....	333,973.00	3,850.04	1.78	40.23
Star,.....	New York, N. Y.,.....	178,672.67	2,403.35	1.3451	.....	.....	.....	178,672.67	2,403.35	.....	.....
Triumph,.....	Cincinnati, O.,.....	150,408.34	2,583.91	1.7179	.....	.....	.....	150,408.34	2,583.91	.....	.....
Union,.....	San Francisco, Cal.,.....	796,231.47	9,260.16	1.1630	.....	.....	.....	796,231.47	9,260.16	5,519.79	196.30
Union,.....	Bangor, Me.,.....	643,233.33	9,045.11	1.4060	.....	.....	.....	643,233.33	9,045.11	668.33	279.81
Westchester,.....	New Rochelle, N. Y.,.....	17,845,960.00	18,869.54	1.0573	.....	.....	.....	17,845,960.00	18,869.54	15,934.42	249.41
Williamsburg City,.....	Williamsburgh, N. Y.,.....	93,054.00	1,320.96	1.4191	.....	.....	.....	93,054.00	1,320.96	.....	.....
		\$75,813,252.57	\$693,721.21	9150		\$454,038.00	\$2,833.98	6351	\$76,267,370.57	\$696,605.19	\$130,117.43	\$9,834.55

*Foreign Companies.
U. S. Branch.*

Commercial Union,	England,	841,044.17	10,404.50	1,2371	.....	.....	841,044.17	10,404.50	.....	78.43
Imperial,	do.	3,782,956.00	25,535.09	6750	.....	.....	3,782,956.00	25,535.09	23,282.00	535.25
Liverpool, London & Globe,	do.	2,288,325.73	28,654.76	1,2522	.....	.....	2,288,325.73	28,654.76	1,887.99	288.09
North British & Mercantile,	do.	3,932,164.22	50,504.05	1,2844	.....	.....	3,932,164.22	50,504.05	26,361.82	649.84
Queen,	do.	3,642,047.00	49,127.35	1,3489	.....	.....	3,642,047.00	49,127.35	22,981.32	286.30
Royal,	do.	1,550,806.53	25,879.45	1,6687	.....	.....	1,550,806.53	25,879.45	10,217.67	.....
		\$16,087,343.65	\$190,105.20	1.1854	.....	.....	\$16,087,343.65	\$190,105.20	\$84,730.80	\$1,816.00
<i>Mutual Companies from other States.</i>										
Holyoke Mutual,	Salem, Mass.,	142,615.00	1,361.48	9546	.....	.....	142,615.00	1,361.48	22.68	32.85
Merchants' & Farmers',	Worcester, Mass., .....	.....	9,525.00	.....	.....	.....	.....	9,525.00	1,059.00	.....
Lycouming,	Muncy, Pa.,	271,976.62	3,929.19	1.4446	.....	.....	271,976.62	3,929.19	191.03	104.51
		\$414,591.62	\$14,815.67	.....	.....	.....	\$414,591.62	\$14,815.67	\$1,272.71	\$137.86

FIRE AND FIRE-MARINE INSURANCE COMPANIES OF THIS STATE.

ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS
OF THE FIRE AND FIRE-MARINE INSURANCE COM-
PANIES OF OTHER STATES, AUTHORIZED TO
DO BUSINESS IN THE STATE OF CON-
NECTICUT, SHOWING THEIR
CONDITION ON THE 31st
DAY OF DECEM-
BER, 1871.

ÆTNA INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized or Incorporated, June A. D., 1819.]

LUCIUS J. HENDEE, *President.*

JOTHAM GOODNOW, *Secretary.*

I. CAPITAL.

Whole amount of capital actually paid up in cash..... \$3,000,000 00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	\$335,000.00
Loans on bond and mortgage, (first liens).....	79,390.00
Interest accrued on bond and mortgage loans.....	1,310.97
Value of the lands mortgaged.....	\$88,000.00
Buildings (insured for \$47,000).....	72,000.00
Total value of mortgaged premises.....	<u>\$160,000.00</u>

Stocks and Bonds owned by the Company:

	Par Value.	Market Value.
United States stocks, 5-20's, 6 per cent.....	\$300,000.00	\$333,543.73
United States currency bonds, 6 per cent.....	100,000.00	115,000.00
Kentucky state stock, 6 per cent.....	3,000.00	3,000.00
Michigan state stock, 6 per cent.....	25,000.00	25,000.00
Tennessee state stock, 6 per cent.....	24,000.00	15,360.00
Alabama state stock, 8 per cent.....	10,000.00	9,500.00
South Carolina state stock, 6 per cent.....	20,000.00	10,000.00
Canada Dominion stock, 6 per cent.....	3,000.00	3,000.00
Atlantic Dock bonds, 7 per cent.....	24,000.00	24,000.00
Brooklyn City Water bonds, 6 per cent.....	25,000.00	24,000.00
Jersey City Water bonds, 6 per cent.....	50,000.00	48,000.00
Hartford City bonds, 6 per cent.....	40,000.00	40,000.00
Hartford City scrip, 6 per cent.....	6,000.00	6,261.00
Hartford Town bonds, 6 per cent.....	80,000.00	80,000.00
New York City stock, 6 per cent.....	75,000.00	75,000.00
City of Toledo Fire Dep't bonds, 6 per cent.....	5,000.00	5,000.00
Minneapolis Fire Dep't bonds, 10 per cent.....	10,000.00	10,000.00
Hamilton County bonds, 7 per cent.....	2,550.00	2,550.00
HP'd, Prov. & Fishkill R. R. m'ge b'ds, 7 per ct..	33,000.00	31,350.00
Michigan Cent. (conv'ble) R. R. m'ge b'ds, 8 p. ct.	50,000.00	58,000.00
Clevel'd, Painsville & Ash. R. R. m'ge b'ds, 7 p. ct.	100,000.00	100,000.00
Clevel'd & Toledo R. R. G. S. F. m'ge b'ds, 7 p. ct.	75,000.00	77,250.00
Clevel'd & Pittsburgh R. R. 2d m'ge b'ds, 7 p. ct..	25,000.00	25,000.00
Clevel'd & Pittsburgh R. R. 3d m'ge b'ds, 7 p. ct..	30,000.00	29,400.00
Mich. S. & N. Ind. R. R. gen. m'ge b'ds, 7 p. ct..	25,000.00	25,750.00
Mich. S. & N. Ind. R. R. 2d m'ge b'ds, 7 p. ct....	75,000.00	73,500.00
Pittsb'h, Ft. W. & Chic. R. R. 1st m. b'ds, 7 p. ct..	30,000.00	32,100.00
Pittsb'h, Ft. W. & Chic. R. R. 2d m. b'ds, 7 p. ct..	50,000.00	51,500.00
Buffalo, N. Y. & Erie R. R. m'ge b'ds, 7 p. ct....	75,000.00	67,500.00
Hartford & N. Haven R. R. m'ge b'ds, 6 p. ct....	40,000.00	40,000.00
New York Central R. R. m'ge b'ds, 6 per ct.....	75,000.00	69,750.00

FIRE AND FIRE-MARINE INSURANCE

	Par Value.	Market Value.
Little Maimi R. R. m'ge b'ds, 6 per ct.....	69,000.00	62,100 00
N. Jersey R. R. & Trans. Co. m'ge b'ds, 6 p. ct...	50,000.00	47,500.00
Columbus & Xenia R. R. m'ge b'ds, 7 per ct....	50,000.00	47,500.00
Cin., Hamilton & Dayton R. R. m'ge b'ds 7 p. ct.	50,000.00	47,500.00
Indianapolis & Cin. R. R. m'ge b'ds, 7 per ct....	25,000 00	20,000.00
Chicago B. & Q. R. R. mortgage bonds, 8 per ct..	30,000.00	33,900 00
Des Moines Valley R. R. m'ge bonds, 8 per ct....	40,000.00	40,000.00
Lake Shore R. R. m'ge bonds, 7 per cent.....	10,000.00	9,200.00
Morris & Essex R. R. m'ge bonds, 7 per ct.....	25,000.00	25,000.00
Hartford & New Haven R. R. Co. stock.....	70,000.00	120,400.00
Conn. River Railroad Co. stock.....	15,000.00	21,300.00
Lake Shore & Mich. So. R. R. Co. stock.....	62,500.00	58,125 00
Lake Shore & Mich. So. R. R. Co. scrip.....	25,000.00	15,417.00
Pittsburgh Ft. W. & Chicago R. R. Co. stock....	50,000.00	48,000.00
Michigan Central Railroad stock.....	58,300.00	68,794.00
Central Ohio Railroad Co. stock.....	7,200.00	4,000.00
Morris & Essex Railroad Co. stock.....	50,000.00	46,250 00
Dubuque & Sioux City Railroad Co. stock.....	25,000.00	18,750.00
Joilet & Chicago Railroad Co. stock.....	5,000.00	5,000.00
Albany & Susquehanna Railroad Co. stock.....	50,000.00	46,700.00
Connecticut River Co. stock.....	5,000.00	1,250.00
New Britain Nat. Bank stock, New Britain, Conn.	10,000.00	13,000.00
National Revere Bank stock, Boston, Mass.....	36,000.00	43,200.00
First National Bank stock, Boston, Mass.....	10,000.00	19,000.00
Nat. B'k of the State of Missouri stock, St. Louis.	20,000.00	17,600 00
Merchants National Bank stock, St. Louis, Mo...	5,000.00	4,150.00
Merchants Bank stock, St. Louis, Mo.....	5,000.00	1,250.00
Mechanics Bank stock, St. Louis, Mo.....	20,000.00	19,800.00
Farmers & Mechanics Nat. Bank stock, Phil. Pa..	22,000 00	28,600.00
Hartford National Bank stock, Hartford, Conn...	80,000.00	124,800.00
Farmers & Mech. Nat. Bank st'k, Hartford, Conn.	52,100.00	70,335.00
Phoenix National Bank stock, Hartford, Conn....	45,000.00	71,100.00
State Bank stock, Hartford, Conn.....	25,000.00	30,000.00
Connec't River Banking Co. stock, Hartford, Ct..	7,500.00	10,500.00
Ætna National Bank stock, Hartford, Conn.....	20,000.00	25,000.00
American Nat. Bank stock, Hartford, Conn....	10,000.00	12,800 00
City National Bank stock, Hartford, Conn.....	20,000.00	21,000.00
First National Bank stock, Hartford, Conn.....	14,300.00	21,164.00
Charter Oak Nat. Bank stock, Hartford, Conn....	16,100.00	21,091.00
National Exchange Bank stock, Hartford, Conn..	25,000.00	31,500.00
American Exchange Nat. Bank stock, N. Y. city.	40,000.00	44,400.00
Nat. Butchers & Drovers Bank stock, N. Y. city..	20,000.00	28,000.00
Hanover National Bank stock, N. Y. city.....	10,000.00	10,500 00
National City Bank stock, N. Y. city.....	10,000.00	23,000 00
National Bank of Commerce stock, N. Y. city....	50,000.00	56,000.00
Nat. Bank of the Commonwealth stock, N. Y. city.	10,000.00	8,000.00
Importers and Traders Nat. Bank st'k, N. Y. city.	30,000.00	48,000.00
Market National Bank stock, N. Y. city.....	20,000.00	25,000.00
Mechanics National Bank stock, N. Y. city.....	30,000.00	39,000.00
Merchants Exchange Nat. Bank stock, N. Y. city.	10,000.00	10,000.00
Metropolitan National Bank stock, N. Y. city....	50,000.00	65,000.00
Merchants National Bank stock, N. Y. city.....	50,000.00	60,000.00
Bank of the Manhattan Co. stock, N. Y. city....	20,000.00	31,000.00
Nassau Bank stock, N. Y. city.....	20,000.00	21,200.00
North River Bank stock, N. Y. city.....	10,000.00	10,000.00
Bank of New York (National) stock, N. Y. city ..	40,000.00	52,000.00
Nat. Bank of North America stock, N. Y. city....	20,000.00	21,000.00
National Bank of the Republic stock, N. Y. city..	20,000.00	23,200.00
Ocean National Bank stock, N. Y. city.....	20,000.00	4,000.00
Peoples Bank stock, N. Y. city.	10,000.00	15,000.00
Phenix National Bank stock, N. Y. city.....	10,000.00	10,500.00
Union National Bank stock, N. Y. city.....	20,000.00	26,000.00
N. Y. Life Ins. and Trust Co. stock, N. Y. city...	15,000.00	45,000.00
Union Trust Co. stock, N. Y. City.....	10,000.00	15,000.00

Total par and market value..... \$3,573,690.73 \$3,573,690.73

\$3,989,391.70

Loans on Collaterals

	Par value.	Market value.	Amount loaned.
<i>Etna National Bank of Hartford, Conn.</i>	600	750	400
<i>American National Bank of Hartford, Conn.</i>	3,000	3,840	3,000
<i>Connecticut River Banking Co. of Hartford, Conn.</i>	800	1,120	300
<i>City National Bank of Hartford, Conn.</i>	1,000	1,050	400
<i>Charter Oak National Bank of Hartford, Conn.</i>	2,400	3,144	2,400
<i>Farmers' and Mechanics' National Bank of Hartford, Conn.</i>	10,700	14,445	10,340
<i>First National Bank of Hartford, Conn.</i>	12,300	18,204	2,400
<i>Hartford National Bank of Hartford, Conn.</i>	7,200	11,232	9,760
<i>Mercantile National Bank of Hartford, Conn.</i>	10,400	13,000	10,000
<i>National Exchange Bank of Hartford, Conn.</i>	500	630	520
<i>Phoenix National Bank of Hartford, Conn.</i>	6,500	10,270	6,600
<i>State Bank of Hartford, Conn.</i>	6,100	7,320	4,400
<i>Hartford Trust Co. of Hartford, Conn.</i>	1,200	1,200	1,000
<i>Aetna Life Insurance Co. of Hartford, Conn.</i>	1,000	3,000	1,240
<i>Charter Oak Life Insurance Co. of Hartford, Conn.</i>	12,000	24,000	12,000
<i>Travelers' Insurance Co. of Hartford, Conn.</i>	5,500	6,325	5,520
<i>Hartford City Gas Light Co. of Hartford, Conn.</i>	7,075	12,735	8,400
<i>Hartford Carpet Co. of Hartford, Conn.</i>	24,200	60,500	45,320
<i>Hartford and New Haven Railroad Co. of Hartford, Conn.</i>	14,200	24,424 }	15,930
<i>Hartford & New Haven Railroad Co. of Hart'd, Conn., (script)...</i>	1,700	3,400 }	
<i>Weed Sewing Machine Co. of Hartford, Conn.</i>	3,250	10,400	5,740
<i>Collins Company of Hartford, Conn.</i>	3,980	3,184	1,820
<i>Willimantic Linen Co. of Willimantic Conn.</i>	19,500	34,300	11,640
<i>Middlesex Co. National Bank of Middletown, Conn.</i>	2,000	2,400	1,800
<i>Middletown National Bank of Middletown, Conn.</i>	1,300	1,560	240
<i>New Haven Steamboat Co. of New Haven, Conn.</i>	1,400	4,200	520
<i>Meriden National Bank of Meriden, Conn.</i>	600	660	500
<i>Portland National Bank, of Portland, Conn.</i>	500	550	400
<i>Rockville National Bank of Rockville, Conn.</i>	2,400	2,640	2,000
<i>First National Bank of Suffield, Conn.</i>	10,500	12,600	10,160
<i>Connecticut River Railroad Co. of Springfield, Mass.</i>	8,000	11,360	6,280
<i>Adams Express Co. of New York city.</i>	15,000	13,500	4,800
<i>National Park Bank of New York city.</i>	1,000	1,550	880
<i>Metropolitan National Bank of New York city.</i>	2,000	2,600	1,360
<i>Central National Bank of New York city.</i>	1,000	1,050	400
<i>National Bank of Commerce of New York city.</i>	600	672	320
<i>Chicago and Alton Railroad Co's stock.</i>	800	928	600
<i>Lake Shore & Michigan Southern Railroad Co's stock.</i>	1,000	930	480
<i>Cleveland, Painesville & Ashtabula Railroad Co's stock.</i>	750	750	480
<i>Cleveland, Painesville & Ashtabula Railroad Co's bonds.</i>	5,000	5,000	4,000
<i>Lake Shore Railroad Co's bonds.</i>	4,000	3,680	2,680
<i>Michigan Central Railroad Co's bonds.</i>	1,000	1,160	1,040
<i>Hartford, Providence & Fishkill Railroad Co's bonds.</i>	2,500	2,375	800
<i>Connecticut Western Railroad Co's bonds.</i>	4,000	3,600	2,640
<i>Housatonic Railroad Co's bonds.</i>	1,500	1,500	1,400
<i>Atlantic Dock bonds.</i>	6,000	6,000	5,640
<i>Peoria, (Ill.,) County bonds.</i>	6,000	6,000	8,160
<i>Peoria, (Ill.,) City bonds.</i>	2,000	2,000	
<i>Peoria, (Ill.,) Town bonds.</i>	2,000	2,000	
<i>Springfield, (Ill.,) bonds.</i>	2,000	2,000	
<i>New York Central Railroad bonds.</i>	1,000	1,000	1,200
<i>Old Colony & Newport Railroad bonds.</i>	1,000	1,000	
<i>Hartford City, (Conn.,) bonds.</i>	2,000	2,000	4,000
<i>Davenport, (Iowa,) City bonds.</i>	500	500	
<i>Simsbury, (Conn.,) Town bonds.</i>	500	500	400
<i>Pettis, (Mo.,) County bonds.</i>	1,000	950	200
<i>Quincey, (Ill.,) bonds.</i>	1,000	1,000	2,200
<i>Wabash and Western Railroad bonds.</i>	1,000	900	
<i>Toledo, Wabash and Western Railroad bonds.</i>	1,000	800	200
<i>Manchester, (Conn.,) Town bonds.</i>	500	50	
<i>Tazewell, (Ill.,) County Railroad bonds.</i>	1,000	1,000	800
<i>Connecticut State bonds.</i>	5,000	5,000	3,960
<i>United States Registered Stock of 1885.</i>	7,000	8,050	7,000
<i>United States Five Twenties of 1862.</i>	4,000	4,400	23,008
<i>United States Five-Twenties of 1865.</i>	7,300	8,176	
<i>United States Five-Twenties of 1867.</i>	7,000	8,120	
<i>United States Sixes of 1881.</i>	4,500	5,310	
Total amount.	\$285,255	\$410,944	\$259,973
Cash in the Company's principal office, in currency.....		\$113,120.71	\$259,973
Cash belonging to the Company deposited in bank.....		1,243,878.91	
Total amount of cash items.			1,356,999.62
Interest due and accrued on stocks not included in "market value".....			17,903.77
Interest due and accrued on collateral loans.....			649.93
Gross premiums in due course of collection.....			775,584.93
Aggregate amount of all Assets of the Company, at their actual value.			\$6,400,502.95

III. LIABILITIES.

Losses, adjusted and unpaid,.....	\$385,938.20	
Losses unadjusted, including all reported or supposed losses,....	617,982.60	
Losses resisted, including interest, costs, and expenses,.....	24,045.45	
Net amount of unpaid losses,.....		\$977,966.25
Re-insurance at 50 per cent of prem. on fire risks under one year, \$1,313,580.52		
Re-insurance, <i>pro rata</i> , on fire risks running more than one year, 734,883.67		
Re-insurance at 50 per cent on inland navigation risks,	18,084.86	
Amount required to safely re-insure all outstanding risks,		2,066,549.05
Amount of re-insurance required by the laws of Connecticut,.....	\$1,977,948.57	
Due for printing, &c.,.....		500.00
Due and to become due for borrowed money,.....		825,490.00
Total liabilities, except stock and net surplus,.....		\$3,870,505.30
Joint-stock capital paid up in cash,.....		3,000,000.00
Aggregate liabilities, including paid-up capital,.....		<u>\$6,870,505.30</u>

IV. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received,.....	\$4,131,114.05	\$345,997.31
Deduct re-insurance, rebate, and return premium, 211,386.64		56,412.00
Net cash received for premiums,.....	<u>\$3,919,727.41</u>	<u>\$289,585.31</u>
		\$4,209,312.72
Interest received on bonds and mortgages,.....		1,530.00
Interest and dividends received from all other sources,.....		443,340.08
Income from rents, ..		9,611.23
Received for calls on capital,.....	\$1,500,000.00	
Aggregate income received during the year in cash,.....		<u>\$4,663,794.03</u>

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses (including \$244,899.23 incurred in previous years).....	\$4,686,218.78	\$253,993.04
		\$4,940,211.82
Cash dividends actually paid,.....		660,000.00
Paid for commissions and brokerage,.....		608,833.54
Salaries and other charges of officers, clerks, and other employes,.....		345,711.33
Amount paid for state, national, and local taxes,.....		102,015.17
Aggregate expenditures during the year in cash,.....		<u>\$6,657,471.86</u>

FAIRFIELD COUNTY FIRE INSURANCE COMPANY.

LOCATED IN SOUTH NORWALK, CONN.

[Incorporated July, 1869.]

HENRY R. TREADWELL, *President*.WINFIELD S. HANFORD, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	<u>200,000.00</u>

II. ASSETS.

Real estate owned by the Company, unincumbered.....	\$14,098.54
Loans on bond and mortgage, (first liens).....	149,800.00
Interest due on all said bond and mortgage loans \$1,938.44 ; Interest accrued thereon, \$270.38 ; Total.....	2,208.82
Value of the lands mortgaged.....	\$208,250.00
Value of the buildings mortgaged, (insured for \$101,000).....	188,650.00
Total value of mortgaged premises.....	<u>\$396,900.00</u>

Stocks and Bonds owned by the Company :

	Par value.	Market value.	
Fairfield County bonds.....	\$20,000.00	\$20,000.00	
Town of Norwalk War bonds.....	3,000.00	3,000.00	
Total par and market value.....	<u>\$23,000.00</u>	<u>\$23,000.00</u>	23,000.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Norwalk Gas Light Co. stock.....	\$4,925	\$5,417	\$4,500	
Broadway & Seventh Avenue Railroad Co. stock.....	10,000	10,000	9,000	
Manufactures & Merchants Bank stock, New York.....	5,000	5,500	4,500	
Norwalk Lock Co. stock.....	1,200	2,400	1,800	
Norwalk Iron Works stock.....	2,000	1,200	1,000	
First National Bank of So. Norwalk stock.....	1,000	1,000	800	
Br'k'n City, Prospect Park & Hunters Point R. R. Co. stock.....	5,000	5,000	4,000	
New Jersey & Midland Railroad Co. Stock.....	1,500	1,500	800	
Total amount.....	<u>\$30,625</u>	<u>\$32,017</u>	<u>\$26,400</u>	\$26,400.00

Amount of all other loans made by the Company, viz : to Town of Norwalk on Treasurer's acceptance.....	5,000.00
So. Norwalk Union School District, on District Committee note	9,500.00
Cash in Company's principal office, in currency.....	\$3,687.70
Cash belonging to the Company deposited in bank.....	<u>1,615.14</u>
Total amount of cash items.....	5,302.84
Interest due and accrued on collateral loans.....	909.46
Gross premiums in due course of collection.....	12,731.42
Office furniture, not including books or stationery.....	1,000
All other property, viz : rents due and accrued.....	\$37.50
Due from non-residene stockholders for taxes.....	<u>805.00</u>
Total.....	842.50
Aggregate amount of all Assets of the Company, at their actual value.....	<u>\$250,793.58</u>

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$1,000.00
Losses unadjusted, including all reported or supposed losses.....	<u>11,101.23</u>
Gross amount of unpaid losses.....	\$12,101.23
Re-insurance at 50 per cent of prem. on fire risks under one year,	\$23,043.28
Re-insurance <i>pro rata</i> , on fire risks running more than one year.....	<u>4,950.65</u>
Amount required to safely re-insure all outstanding risks.....	27,993.93
Total amount due and to become due to brokers and agents.....	<u>1,705.47</u>
Total liabilities, except stock and net surplus.....	\$41,800.63
Joint-stock capital paid up in cash.....	200,000.00
Surplus beyond capital.....	<u>8,992.95</u>
Aggregate liabilities, including paid up capital and net surplus.....	<u>\$250,793.58</u>

IV. INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums received.....	\$49,763.22	
Deduct re-insurance, rebate, and return premium.....	4,602.03	
Net cash received for premiums.....		\$45,161.19
Received for interest on bonds and mortgages.....		8,606.25
Received for interest and dividends on stocks and bonds, and other sources.....		6,169.54
Income from rents.....		225.00
Income, received from commissions.....		3,442.72
Aggregate income received during the year in cash.....		<u>\$63,604.70</u>

V. EXPENDITURES DURING THE YEAR.

	Fire.	
Gross amount actually paid for losses.....	\$29,643.62	
Total deductions for salvages, re-insurance, &c.....	2,374.10	
Net amount paid for losses.....		\$27,269.52
Paid or allowed for commissions and brokerage.....		8,260.24
Salaries, and other charges of officers, clerks, and other employés.....		2,664.62
Paid for state, national and local taxes.....		854.21
Office and agency expenses, printing, advertising, stationery, &c.....		2,906.82
Aggregate amount of actual expenditures during the year in cash.....		<u>\$41,955.41</u>

HARTFORD FIRE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated May, 1810.]

GEORGE L. CHASE, *President.*J. D. BROWNE, *Secretary.*

I. CAPITAL.

Whole amount of capital actually paid up in cash..... \$1,000,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	\$448,175.60
Loans on bond and mortgage, (first liens).....	524,250.00
Interest accrued on bond and mortgage loans.....	14,947.27

Stocks and Bonds owned by the Company:

	Market value.
Hartford National Bank stock Hartford, Conn.....	\$79,716.00
Phoenix National Bank stock, Hartford, Conn.....	73,786.00
Connecticut River National Bank stock, Hartford, Conn.....	7,000.00
American National Bank stock, Hartford, Conn.....	18,900.00
Charter Oak National Bank stock, Hartford, Conn.....	26,400.00
Farmers & Mechanics National Bank stock, Hartford, Conn....	35,100 00
Mercantile National Bank stock, Hartford, Conn.....	18,750.00
First National Bank stock, Hartford, Conn.....	25,800.00
Ætna National Bank stock, Hartford, Conn.....	39,690.00
City National Bank stock, Hartford, Conn.....	21,840.00
American Exchange Nat. Bank stock, New York city.....	23,000.00

COMPANIES OF CONNECTICUT.

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	Market value.	
National Bank of Commerce stock, New York city	22,800.00	
Importers & Traders National Bank stock, New York city..	49,500.00	
Bank of America stock, New York city	45,600.00	
Manhattan Co. stock, New York city	15,500.00	
Merchants National Bank stock, New York city	18,150.00	
Ocean National Bank stock, New York city	4,000 00	
Union National Bank stock, New York city	14,000.00	
Bank of North America stock, New York city	11,200.00	
Metropolitan National Bank stock, New York city	40,500.00	
Fourth National Bank stock, New York city	23,000.00	
Blackstone National Bank stock, Boston	15,052.00	
National Bank of Commerce stock, Boston	5,289.00	
Second National Bank stock, Boston	16,677.00	
National Hide and Leather Bank stock, Boston	2,736.00	
Atlantic National Bank stock, Boston	5,109.00	
First National Bank stock, Boston	18,700.00	
Boylston National Bank stock, Boston	13,617.00	
National Bank State of Missouri, St. Louis	17,200.00	
Merchants National Bank stock, St. Louis	8,600.00	
Merchants Nat'l Bank stock, (in liquidation), St. Louis	4,000.00	
Union National Bank stock, Albany	16,250 00	
Montreal Bank stock, Montreal	46,296.02	
Ontario Bank stock, Bowmansville	15,208.98	
Connecticut River Co. stock	3,000.00	
Connecticut River Railroad Co. stock	2,900.00	
Hartford & New Haven Railroad Co. stock	24,750.00	
Hartford & New Haven Railroad Co. stock, (Half shares)	15,900.00	
Hannibal and St. Joseph Railroad stock	11,200.00	
Ohio State bonds, 6 per cent.	5,200.00	
Memphis City bond, 6 per cent., gold	1,000.00	
Tennessee State bonds, 6 per cent.	16,900 00	
Alabama State bonds, 8 per cent.	10,000.00	
South Carolina State bonds	12,000.00	
Toledo City bonds, 6 per cent.	3,000.00	
Hartford City bonds, 6 per cent.	20,000.00	
Hartford & New Haven Railroad bonds, 6 per cent.	25,000.00	
New York Central Railroad bonds, 7 per cent.	10,600.00	
U. S. 1881 bonds, Registered, 6 per cent.	64,030.50	
U. S. 1864 bonds, Registered, 6 per cent.	110,250.00	
Total market value	<u>\$1,134,697.50</u>	1,134,697.50
Total amount of cash in office and in bank		377,656.37
Interest due and accrued on stocks not included in market value		9,610.00
Gross premiums in due course of collection		405,735.78
All other property, viz: rents due and accrued, \$779.37; due from other companies for re-insurances on losses already paid, \$15,000.00; bills receivable other than those taken for premiums, \$3,275.79; Total		19,055.16
State tax due from non-resident stockholders in course of collection		7,933 50
Aggregate amount of all actual available Assets		<u>\$2,942,061 18</u>

III. LIABILITIES.

Losses unadjusted, including all reported or supposed losses	\$693,737.47	
Losses resisted, including interest, costs and expenses	42 300.00	
Net amount of unpaid losses		\$736,037.47
Gross premiums (without any deduction) \$1,802,250.00; re-insurance thereon at 50 per cent.	\$901,125.00	
In consequence of burning of records at Chicago are unable to give actual figures, according to the "Conn. Standard"		975,957.78
Due and to become due for borrowed money		243,957.50
All other demands against the Company, viz: due to agents and brokers on premiums paid and in course of collection		48,750.00
Total liabilities, except capital and net surplus		\$2,004,702 75
Joint-stock capital paid up in cash		1,000,000.00
Aggregate Liabilities, including capital		<u>\$3,004,702.75</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	2,068,165.59	
Deduct re-insurance, rebate, and return premium.....	116,250.02	
Net cash received for premiums.....		\$1,951,915.57
Received for interest on bonds and mortgages.....		91,526.19
Interest and dividends received from all other sources.....		64,330.49
Income from all other sources, viz: rents, \$4,152.66; gold exchange, \$2,224.20; total.....		6,376.86
Received for calls on capital.....	\$500,000.00	
Aggregate income received during the year in cash.....		<u>\$2,114,149.11</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	\$2,218,060.72
Cash dividends actually paid	200,620.00
Paid and allowed for commissions and brokerage.....	284,946.26
Salaries and other charges of officers, clerks, and other employees.....	95,263.08
Paid for state, national and local taxes.....	48,609.00
All other payments, viz: rents, printing, advertising, &c.....	127,520.20
Aggregate Expenditures during the year in cash.....	<u>\$2,975 019.26</u>

MUTUAL SECURITY INSURANCE COMPANY.

LOCATED IN NEW HAVEN, CONN.

[Incorporated April, 1844.]

CHARLES PETERSON, *President*.PHILIP S. GALPIN, *Secretary*.

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	\$400,000.00
Whole amount of capital actually paid up in cash.....	50,000.00
Amount of unpaid, but subscribed capital, for which notes, &c. are held.....	150,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	3,500.00
Interest accrued on bond and mortgage loans.....	45.50
Value of the lands mortgaged.....	\$1,500.00
Buildings (insured for \$2,000.00).....	3,000.00
Total value of mortgaged premises.....	<u>\$4,500.00</u>

Stocks and Bonds owned by the Company:

	Par value.	Market value.
Yale National Bank stock.....	\$7,400.00	\$8,880 00
U. S. 6's bonds.....	5,000.00	5,750.00
West Wisconsin Railroad bonds.....	3,000.00	2,800.00
Union Pacific 1st mortgage bonds.....	8,000.00	7,520.00
Chicago and Alton Income bonds.....	7,000.00	6,510.00
Sweeds Iron Company bonds.....	2,000.00	2,000 00
Total par and market value.....	<u>\$32,400.00</u>	<u>\$33,460 00</u>
		33,460.00

Cash in the Company's principal office in currency.....	\$1,166.91	
Cash belonging to the Company deposited in bank.....	1,917.15	
Total amount of cash items.....		3,084.06
Interest due and accrued on collateral loans.....		214.25
Gross premiums in due course of collection.....		5,909.00
Bills receivable, not matured, taken for fire, marine and inland risks.....		1,281.00
All other property, viz: salvage property and claims, on losses already paid....		3,000.00
Bills receivable other than those taken for premiums.....		31,632.53
Aggregate amount of all actual available Assets.....		<u>\$82,126.34</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,000.00	
Losses unadjusted, including all reported and supposed losses.....	3,750.00	
Net amount of unpaid losses.....		\$5,750.00
Re-insurance at 50 per cent prem. on fire risks under one year..	\$3,617.16	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	2,895.93	
Gross premiums received and receivable on marine risks.....	4,612.42	
Amount required to safely re-insure all out-standing risks.....		11,125.51
Salaries, rent, advertising and for agency and other miscellaneous expenses....		200.00
Total Liabilities, except capital and net surplus.....		\$17,075.51
Joint-stock capital paid up in cash.....		50,000.00
Surplus beyond capital.....		15,050.83
Aggregate Liabilities, including capital and net surplus.....		<u>\$82,126.34</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$13,026.18	\$56,190.36	
Deduct re-insurance, rebate, and return premium.....		14,559.01	
Net cash received for premiums.....	<u>\$13,026.18</u>	<u>\$41,631.35</u>	
			\$54,657.53
Interest received for bonds, mortgages, stocks, and from other sources.....			4,829.63
Income received from other sources, viz: sale of real estate.....			500.00
Aggregate Income received during the year in cash.....			<u>\$59,987.16</u>

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$385.89	\$43,377.57	
Deduct salvages and re-insurances.....		4,052.41	
Net amount paid for losses.....	<u>\$385.89</u>	<u>\$39,325.16</u>	
			\$39,711.05
Cash dividends actually paid.....			10,000.00
Paid for commissions and brokerage.....			2,510.88
Salaries and other charges of officers, clerks and other employees.....			5,611.68
Aggregate Expenditures during the year in cash.....			<u>\$57,833.61</u>

NATIONAL FIRE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated May, 1869.]

MARK HOWARD, *President.*JAMES NICHOLS, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital by charter.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. 5-20 bonds of 1867.....	\$50 000.00	\$57,875.00
U. S. 5-20 bonds of 1865.....	50,000.00	57,312.50
Connecticut state bonds.....	10,000 00	10,000.00
Hartford city bonds.....	20,000.00	19,400.00
Portland city bonds.....	10,000 00	9,550.00
Hartford, Providence & Fishkill Railroad bonds.	25,000.00	22,500.00
Hartford & New Haven Railroad stock.....	10,000.00	16,500.00
Nat. Mech's Bank'g Ass'n. stock, N. Y.....	5,000.00	5,500.00
Metropolitan National Bank stock, N. Y.....	5,000.00	6,500.00
Central National Bank stock, N. Y.....	5,000.00	5,300.00
Farm. & Mech. Nat. Bank stock, Hartford.....	12,300.00	16,359.00
Charter Oak National Bank stock, Hartford....	10,000.00	13,000.00
Phoenix National Bank stock, Hartford.....	19,100.00	29,605.00
Ætna National Bank stock, Hartford.....	15,000.00	18,450.00
City National Bank stock, Hartford.....	5 000.00	5 100.00
Hartford National Bank stock, Hartford.....	5,700.00	8,788.00
National Exchange Bank stock, Hartford.....	5,650.00	6,893.00
Nat. Bank of Republic stock, Boston.....	7,500.00	9,525.00
Boston National bank stock, Boston.....	7,000.00	7,980.00
Merchants' National Bank stock, St. Louis....	5,000.00	4,250.00
Merchants' Bank stock, St. Louis.....	875.00	875.00
Total par and market value.....	<u>\$283,125.00</u>	<u>\$331,252.50</u>

\$331,252.50

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Hartford Trust Company stock.....	\$1,000	\$1,100	\$600
Hartford Town bonds.....	2,000	2,020	2,600
United States bonds.....	1,000	1,175	
Indianapolis & Cincinnati Railroad bonds.....	6,000	5,100	15,200
Toledo, Wabash & Western Railroad bonds.....	3,000	2,610	
Milwaukee & St. Paul Railroad bonds.....	2,000	1,900	
Cleveland & Pittsburgh Railroad bonds.....	2,000	1,700	
Hartford, Providence & Fishkill Railroad bonds.....	1,000	900	
Indiana Central Railroad bonds.....	500	510	320
Farmers' & Mechanics' National Bank stock.....	3,200	4,256	
Hartford, Providence & Fishkill Railroad bonds.....	500	450	
United States bonds.....	1,500	1,701.25	1,500
New Haven & Northampton Railroad bonds.....	14,000	14,000	14,400
Ætna National Bank stock, Hartford.....	1,000	1,280	
Haddam Town bonds.....	1,500	1,500	2,200
Chicago & Alton Railroad Co. stock.....	1,300	1,521	
Rockville National Bank stock, Conn.....	1,100	1,265	600
First National Bank stock, Hartford, Conn.....	5,000	7,300	4,800
Hartford and New Haven Railroad Co's stock.....	800	1,320	600

	Par value.	Market value.	Amount loaned.
Charter Oak National Bank stock, Hartford, Conn.....	1,000	1,300	1,800
New Britain Bank stock, Conn.....	1,000	1,200	
First National Bank stock, Hartford, Conn.....	1,500	2,100	1,500
American National Bank stock, Hartford, Conn.....	5,000	6,000	7,500
Hartford & New Haven Railroad bonds.....	2,000	2,000	
First National Bank stock, Hartford, Conn.....	500	730	2,100
Etna National Bank stock, Hartford, Conn.....	500	615	
Hartford & New Haven Railroad Stock.....	1,000	1,650	700
Mercantile National and City National Banks stock, Hartford...	1,300	1,386	3,600
Hartf'd Trust Co., 15 shares, U. S. 5-20 b'ds of 1867, \$2,800.00..	4,800	4,884	2,080
Cent. Pacific R. R. b'd, U. S. 5-20 b'd, Hartf'd Carpet Co. stock.	1,600	2,324	1,200
Phoenix National Bank stock, and Hartford Trust Co. stock....	1,300	1,700	804
New Britain Bank stock, and City Nat. Bank stock, Hartford...	700	804	600
Total par and market value and amount loaned thereon.....	<u>\$70,100</u>	<u>\$78,361</u>	<u>\$63,900</u>
			\$63,900.00

Cash in the Company's principal office, in currency.....	\$112.71
Cash belonging to the Company deposited in bank.....	108,337.08
Cash in the hands of agents, and in course of transmission.....	10,690.96
Total amount of cash items.....	119,140.75
Interest due and accrued on stocks not included in "market value".....	2,775.00
Interest due and accrued on collateral loans.....	136.58
Aggregate amount of all actual available Assets.....	<u>\$517,204.83</u>

III. LIABILITIES.

Amount required to safely re-insure all outstanding risks.....	\$11,788.02
Bills not rendered for books, stationery, &c., estimated at	500.00
Total liabilities, except stock and net surplus.....	\$12,288.02
Joint-stock capital paid up in cash.....	500,000.00
Surplus beyond capital.....	4,916.81
Aggregate liabilities, including paid up capital and net surplus.....	<u>\$517,204.83</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	Fire. \$19,802.95
Deduct re-insurance, rebate, and return premium.....	31.25
Net cash received for premiums.....	\$19,771.70
Interest and dividends received from all other sources.....	300.00
Profit on purchase and sale of stocks and bonds.....	65.70
Aggregate income received during the year.....	<u>\$20,137.50</u>

V. EXPENDITURES DURING THE YEAR.

Paid for commissions and brokerage.....	\$2,680.00
Salaries and other charges of officers, clerks, and other employes.....	1,380.35
Amount paid for state, national, and local taxes, revenue stamps.....	182.77
Allowed to stockholders for pre-payments.....	3,042.84
Office, incidental, and special agents expenses.....	172.93
Aggregate expenditures during the year in cash.....	<u>\$7,458.89</u>

NORWALK FIRE INSURANCE COMPANY.

LOCATED IN NORWALK, CONN.

[Incorporated May, 1860.]

WILLIAM C. STREET, *President.*

GEORGE R. COWLES, *Secretary.*

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	50,000.00
Unpaid, but subscribed capital, for which subscribers' notes, &c. are held.....	50,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
U. S. 1865 bonds.....	\$20,000.00	\$22,000.00	
			22,000.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Norwalk Mills stock.....	\$450	\$360	\$300	
Danbury National Bank stock.....	300	375	300	
Norwalk Iron Works stock.....	3,000	1,500	1,500	
National Bank of America stock.....	800	315	300	
Danbury and Norwalk Railroad stock.....	250	250	150	
Danbury and Norwalk Railroad bonds.....	3,000	3,000	2,400	
National Bank of Norwalk stock.....	900	945	750	
Danbury and Norwalk Railroad stock.....	200	200	150	
Union Manufacturing Co. stock.....	750	3,000	2,400	
National Bank of Norwalk stock.....	200	210	150	
Fairfield Co. National Bank stock.....	600	660	600	
Norwalk Gas Light Co. stock.....	2,500	2,750	1,500	
Total par and market value and amount loaned.....	\$12,450	\$13,565	\$10,500	\$10,500.00
All other loans made by the company, viz: on personal security.....				32,050.00
Cash in the Company's principal office, in currency.....			\$574.80	
Cash belonging to the Company deposited in bank.....			6,910.33	
Total amount of cash items.....				7,485.13
Interest due and accrued on stocks not included in market value.....				800.00
Gross premiums in due course of collection.....				1,800.00
Interest on stock notes.....				7,200.00
Stockholders' notes, &c. given for capital subscribed, but not paid up in cash.....			50,000.00	
Aggregate amount of all actual available Assets.....				\$81,835.13

III. LIABILITIES.

Re-insurance at 50 per cent prem. on fire risks under one year...	\$7,462.58	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	4,541.33	
Amount required to safely re-insure all outstanding risks.....		\$12,003.91
Joint-stock capital paid up in cash.....		50,000.00
Surplus beyond capital.....		19,031.22
Aggregate liabilities, including paid up capital and net surplus.....		\$81,835.13

IV. INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums received.....	\$16,615.19	
Deduct re-insurance, rebate, and return premium.....	1,307.20	
Net cash received for premiums.....		\$15,307.99
Interest and dividends received from all other sources.....		2,964.93
Aggregate income received during the year in cash.....		<u>\$18,272.92</u>

V. EXPENDITURES DURING THE YEAR.

	Fire.	
Gross amount paid for losses.....	\$5,072.59	
Deduct salvages and re-insurance.....	630.00	
Net amount paid for losses.....		\$4,442.59
Cash dividends actually paid.....		3,200.00
Paid for commissions and brokerage.....		2,091.57
Salaries and other charges of officers, clerks, and other employes.....		1,625.00
Amount paid for state, national, and local taxes.....		122.35
All other payments, viz: stamps, rent, and office expenses.....		480.50
Aggregate expenditures during the year.....		<u>\$11,962.01</u>

PEOPLES FIRE INSURANCE COMPANY.

LOCATED IN MIDDLETOWN, CONN.

[Incorporated May, 1859.]

JESSE G. BALDWIN, *President.*SETH H. BUTLER, *Secretary.*

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	420,000.00
Amount of unpaid, but subscribed capital, for which notes, &c. are held.....	158,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. 6 per cent currency bonds.....	\$42,000.00	\$48,300.00
N. H., Middlet'n & Willimantic R.R. b'ds 7 p. ct.	15,000.00	13,500.00

Deposits on Interest, viz:

In Middletown Savings Bank.....	21,688.33	21,688.33
In Farmers & Mechanics Bank.....	21,000.00	21,000.00
Total par and market value	<u>\$99,688.33</u>	<u>\$104,488.33</u>
		104,488.33
Cash belonging to the Company deposited in bank.....		7,273.51
Gross premiums in due course of collection.....		389.22
Stockholders' notes, &c. given for capital subscribed, but not paid up in cash.....		158,000.00
Aggregate amount of all actual available Assets.....		<u>\$112,151.06</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,358.55	
Losses unadjusted, including all reported and supposed losses...	7,133.00	
Total gross amount of claims for losses.....	\$13,491.55	
Salvage claims thereon.....	3,500.00	
Net amount of unpaid losses.....		\$9,991.55
Re-insurance at 50 per cent of prem. on fire risks under one year,	\$19,962.10	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year,	4,690.07	
Amount required to safely re-insure all outstanding risks.....		24,652.17
Total liabilities, except stock and net surplus.....		\$34,643.72
Joint-stock capital paid up in cash.....		42,000.00
Surplus beyond capital.....		35,507.34
Aggregate liabilities, including paid up capital and net surplus.....		<u>\$112,151.06</u>

IV. INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums received.....	\$46,449.07	
Deduct only re-insurance, rebate, and return premium.....	2,036.28	
Net cash received for premiums.....		\$44,412.79
Interest received on bonds and mortgages.....		6,051.23
Aggregate income received during the year in cash.....		<u>\$50,464.02</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses on fire risks.....	\$22,281.97
Cash dividends actually paid.....	4,000 00
Paid for commissions and brokerage.....	6,469.55
Salaries and other charges of officers, clerks, and other employes.....	4,236 30
Aggregate expenditures during the year in cash.....	<u>\$36,987 82</u>

PHENIX INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated May 18, 1854.]

HENRY KELLOGG, *President.*D. W. C. SKILTON, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$2,100,000.00
Whole amount of capital actually paid up in cash.....	600,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	55,000.00
Loans on bond and mortgage (first liens).....	28,300 00
Interest accrued on bond and mortgage loans.....	498.51
Value of the lands mortgaged.....	\$31,000.00
Buildings (insured for 13,000.00).....	30,500.00
Total value of mortgaged premises.....	<u>\$61,500.00</u>

Stocks and Bonds owned by the Company:

	Par Value.	Market Value.
Hartford National Bank stock, Hartford, Conn...	\$100,000.00	\$156,000.00
Farmers & Mech. Nat. Bank st'k, Hartford, Conn.	50,000.00	67,500.00
Mercantile National Bank stock Hartford, Ct...	50,000.00	62,500.00
City National Bank stock, Hartford, Conn.....	20,000.00	21,000.00
Ætna National Bank stock, Hartford, Conn.....	20,000.00	25,000.00
Phoenix National Bank stock, Hartford, Conn....	30,000.00	47,400.00
State Bank stock, Hartford, Conn.....	15,000.00	18,750.00
Connect River Banking Co. stock, Hartford, Ct...	5,000.00	7,000.00
American Nat. Bank stock, Hartford, Conn... ..	25,000.00	32,000.00
Hartford Trust Co. stock.....	25,000.00	31,500.00
Metropolitan National Bank stock, N. Y. city....	10,000.00	13,100.00
Merchants Exchange Nat. Bank stock, N. Y. city.	10,000.00	10,000.00
Manufacturers & Merchants Bank stock, N.Y. city.	10,000.00	10,200.00
New Britain Nat. Bank stock, New Britain, Conn.	15,000.00	19,500.00
Waterbury National Bank stock, Waterbury.....	10,700.00	15,515.00
Niagara District Bank stock, Canada.....	5,000.00	5,150.00
Fourth National Bank stock, Chicago.....	10,000.00	13,000.00
Holyoke Water Power Co. stock....	10,000.00	14,000.00
New York & New Haven R. R. Co. stock.....	40,000.00	58,000.00
United States 6's of 1881, 6 per cent.....	82,500.00	97,350.00
United States 5-20's, 6 per cent.....	26,000.00	28,600.00
Tennessee state stock, 6 per cent.....	30,000.00	19,500.00
Alabama state stock, 8 per cent.....	50,000.00	50,000.00
So. Carolina Old Registered stock, 6 per cent....	6,100.00	3,660.00
Hartford City bonds, 6 per cent.....	10,000.00	10,000.00
New Britain Water bonds, 7 per cent.....	10,000.00	10,350.00
Minneapolis Water bonds, 10 per cent.....	5,000.00	5,200.00
Detroit City bonds, 7 per cent.....	50,000.00	51,500.00
Toledo City bonds, 6 per cent.....	3,000.00	3,000.00
Cincinnati City bonds, 7 3-10 per cent.....	50,000.00	51,750.00
San Francisco bonds, 7 per cent.....	48,500.00	48,500.00
Hamilton County bonds, Ind., 10 per cent.....	40,000.00	41,200.00
Mil. & St. Paul Railroad 1st mort. b'ds. 8 per ct...	50,000.00	54,500.00
Indianapolis & Cin. R. R. m'ge b'ds, 7 per ct....	57,000.00	52,440.00
North Missouri Railroad bonds, 7 per cent.....	25,000.00	22,500.00
Conn. Western Railroad bonds, 7 per cent.....	30,000.00	28,050.00
Total market value.....		\$1,205,215.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
American National Bank, Hartford, Conn.....	\$5,000	\$6,400	\$5,000
State Bank, Hartford, Conn.....	1,000	1,250	700
First National Bank, Hartford, Conn.....	2,500	3,300	1,300
Hartford Trust Company, Hartford, Conn.....	1,000	1,250	800
Farmers & Mechanics National Bank, Hartford, Conn.....	2,800	3,780	1,320
First National Bank, Portland, Conn.....	300	845	200
Middletown National Bank, Middletown, Conn.....	225	375	200
Bank of New York, N. Y.....	5,000	6,500	3,000
Travelers Insurance Co., Hartford, Conn.....	5,500	6,325	4,360
Charter Oak Life Insurance Co., Hartford, Conn.....	8,000	10,400	8,000
Broad brook Manufacturing Co., Hartford, Conn.....	8,375	12,562.50	6,160
Russell & Erwin Manufacturing Co., New Britain, Conn.....	5,000	12,500	5,400
Weed Sewing Machine Co., Hartford, Conn.....	2,175	7,068.75	4,040
Hartford Gas Light Co., Hartford, Conn.....	1,725	2,760	1,680
Adams Express Co.....	500	450	200
Hartford & New Haven Railroad Co.....	4,400	7,260	3,200
Hartford & New Haven Railroad Co., (Scrip).....	1,200	2,520	1,240
New York & Harlem Railroad Co.....	3,750	4,537.50	3,000
New York & New Haven Railroad Co.....	2,000	3,000	400
Pittsburgh, Fort Wayne & Chicago Railroad Co.....	5,200	5,044	760
Indianapolis & Cincinnati Railroad Co.....	1,000	900	800
Galena & Chicago Union Railroad Co.....	1,000	1,050	920
Cleveland & Pittsburg Railroad Co.....	1,500	1,500	1,330
Hartford & New Haven Railroad Co.....	4,000	4,000	3,000
Chicago & North Western Railroad Co.....	1,000	990	680

FIRE AND FIRE-MARINE INSURANCE

	Par value.	Market value.	Amount loaned.
Hartford, Providence & Fishkill Railroad Co.....	6,000	5,580	5,100
Southern Minnesota Railroad Co.....	50,000	37,500	35,000
City of Springfield, Illinois.....	1,000	1,000	800
Atlantic Dock Co.....	1,000	1,050	1,000
U. S 5-20s of 1865.....	1,600	1,824	1,080
U. S 6's of 1881.....	4,500	5,298.75	4,200
Total par and market value and amount loaned thereon....	<u>\$187,950</u>	<u>\$158,320.50</u>	<u>\$104,900</u>
			\$104,900
Cash in Company's principal office, in currency.....		\$1,054.29	
Cash belonging to the Company deposited in bank.....		299,409.50	
Total amount of cash items.....			\$300,463.79
Interest due and accrued on collateral loans.....			1,948.03
Gross premiums in due course of collection.....			212,506.04
Aggregate amount of all Assets of the Company, at their actual value.....			<u>\$1,908,831.37</u>

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$275,537.33	
Losses unadjusted, including all reported or supposed losses.....	9,700.00	
Gross amount of unpaid losses.....		\$285,237.33
Re-insurance at 50 per cent of prem. on fire risks under one year,	\$529,625.69	
Re-insurance <i>pro rata</i> , on fire risks running more than one year.	211,929.69	
Amount required to safely re-insure all outstanding risks.....		741,555.38
Due and to become due for borrowed money.....		250,000.00
Total liabilities, except stock and net surplus.....		\$1,276,792.71
Joint-stock capital paid up in cash.....		600,000.00
Surplus beyond capital.....		32,038.66
Aggregate liabilities, including paid up capital and net surplus.....		<u>1,908,831.37</u>

IV. INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums received.....	\$1,629,278.93	
Deduct re-insurance, rebate, and return premium.....	84,946.29	
Net cash received for premiums.....		\$1,544,332.64
Received for interest on bonds and mortgages.....		5,381.87
Received for interest and dividends on stocks and bonds, and other sources....		105,396.34
Received for calls on capital.....	\$300,000.00	
Aggregate income received during the year in cash.....		<u>\$1,655,110.85</u>

V. EXPENDITURES DURING THE YEAR.

	Fire.	
Gross amount actually paid for losses.....	\$1,468,179.79	
Cash dividends actually paid.....		\$1,468,179.69
Paid or allowed for commissions and brokerage.....		150,000.00
Salaries, and other charges of officers, clerks, and other employés.....		230,950.40
Paid for state, national and local taxes.....		48,575.57
Office and agency expenses, printing, advertising, stationery, &c.....		46,620.79
Aggregate amount of actual expenditures during the year in cash.....		<u>132,246.38</u>
		<u>\$2,076,572.93</u>

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Incorporated June, 1866.]

J. M. ALLEN, *President.*

THEO. H. BABCOCK, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	100,000.00
Unpaid, but subscribed capital, for which subscribers notes, &c. are held.....	400,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	16,000.00
Interest accrued on bond and mortgage loans.....	450.00
Value of the lands mortgaged.....	\$48,000.00

Stocks and Bonds owned by the Company:

	Par value.	Market value.	
Connecticut State bonds, 6 per cent.....	\$100,000.00	\$100,000.00	
Urbana Township bonds, Illinois.....	4,000.00	4,000.00	
Dayton & Western Railroad bonds.....	15,000.00	11,550.00	
Total par and market value.....	<u>\$119,000.00</u>	<u>\$115,550.00</u>	\$115,550.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Broad Brook Co. stock.....	\$6,000	\$9,600	\$5,000
Total amount.....			5,000.00
Cash in the Company's principal office, in currency.....		\$298.01	
Cash belonging to the Company deposited in bank.....		1,745.44	
Total amount of cash items.....			2,043.45
Office premiums unpaid.....			1,018.72
Interest due and accrued on stocks not included in "market value".....			3,190.00
Cash in hands of agents, and in course of transmission.....			7,474.14
Furniture and inspection apparatus, test pumps, gauges, &c.....			2,400.00
Stockholders notes.....		\$400,000.00	
Aggregate amount of all Assets of the Company, at their actual value.....			<u>\$153,126.31</u>

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$1,300.00
Losses unadjusted, including all reported or supposed losses.....	500.00
Net amount of unpaid losses.....	\$1,800.00
Re-insurance at 25 per cent of prem. on unexpired risks running one year or less.....	\$25,282.17
Amount required to safely re-insure all outstanding risks,.....	25,282.17
Total liabilities, except stock and net surplus.....	<u>\$27,082.17</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$105,207 80	
Deduct re-insurance, rebate, and return premium.....	2,934.73	
Net cash received for premiums.....		\$102,273.07
Interest received on bonds and mortgages.....		300.00
Interest and dividends received from all other sources.....		7,284.98
Aggregate income received during the year in cash.....		<u>\$109,858.05</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$2,563.31	
Cash dividends actually paid.....	8,000.00	
Paid for commissions and brokerage.....	24,926.13	
Salaries and other charges of officers, clerks, and other employés.....	7,416.67	
Amount paid for state, national, and local taxes.....	2,061.53	
All other payments and expenditures, viz: Inspectors, agency, office, traveling, advertising expenses, &c.....	44,787.94	
Aggregate expenditures during the year in cash.....		<u>\$89,755.58</u>

FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS
OF THE FIRE AND FIRE-MARINE INSURANCE COM-
PANIES OF OTHER STATES, AUTHORIZED TO
DO BUSINESS IN THE STATE OF CON-
NECTICUT, SHOWING THEIR
CONDITION ON THE 31st
DAY OF DECEM-
BER, 1871.



AGRICULTURAL FIRE INSURANCE COMPANY.

LOCATED IN WATERTOWN, N. Y.

[Incorporated January, 1863.]

JOHN C. COOPER, *President.*

ISAAC MUNSON, *Secretary.*

Attorney in Connecticut, W. H. TOWNSEND, Esq., Hartford.

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	21,348.57
Loans on bond and mortgage, (first liens).....	266,824.69
Interest accrued on bond and mortgage loans.....	8,172.06
Value of the lands mortgaged.....	\$812,500.00
Buildings (insured for \$375,000.00).....	303,925.00
Total value of mortgaged premises.....	<u>\$1,116,425.00</u>

Stocks and Bonds owned by the Company:

	Par value.	Market value.	
U. S. Registered bonds.....	\$85,500.00	\$94,935.00	
Canada Dominion stock.....	14,500.00	16,121.25	
County bonds.....	800.00	800.00	
R. W. & O. R. R. bonds.....	200.00	200.00	
Total par and market value.....	<u>\$101,000.00</u>	<u>\$112,056.25</u>	112,056.25

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
United States Registered bonds.....	2,500	2,850	2,446.11	
Jefferson County bonds.....	2,200	2,222	2,000.00	
Watertown Fire Insurance Co. stock.....	44,000	88,000	41,500.00	
Total amount.....	<u>\$48,700</u>	<u>\$98,072</u>	<u>\$45,946.11</u>	\$45,946.11

Cash in the Company's principal office, in currency.....	\$19,113.85	
Cash belonging to the Company deposited in bank.....	41,859.56	
Total amount of cash items.....		60,973.41
Interest due and accrued on stocks not included in market value.....		1,351.89
Interest due and accrued on collateral loans.....		7,827.94
Gross premiums in due course of collection fully secured by agents bonds.....		92,425.00
All other property, viz: bills receivable other than those taken for premiums, \$10,014.18; furniture, \$1,448.36; Total.....		11,462.54
Aggregate amount of all actual available Assets.....		<u>\$628,348.46</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$200.00	
Losses resisted, including interest, costs and expenses.....	4,800.00	
Net amount of unpaid losses.....		\$5,000.00
Re-insurance at 50 per cent prem. on fire risks under one year..	\$75,524.95	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	171,103.18	
Amount required to safely re-insure all outstanding risks.....		246,628.13
Cash dividends declared to stockholders on capital remaining unpaid.....		333.50
Total Liabilities, except capital and net surplus.....		\$251,961.63
Joint-stock capital paid up in cash.....		100,000.00
Surplus beyond capital.....		276,426.83
Aggregate Liabilities, including capital and net surplus.....		<u>\$628,388.46</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$399,504.40	
Deduct re-insurance, rebate, and return premium.....	19,089.20	
Net cash received for premiums.....		\$380,415.20
Received for interest on bonds and mortgages.....		15,546.42
Interest and dividends received from all other sources.....		6,320.17
Income from all other sources.....		1,628.43
Received for increased capital.....	\$100,000.00	
Aggregate income received during the year in cash.....		<u>\$403,910.22</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$203,039.86	
Deduct salvages and re-insurances.....	6,361.23	
Net amount paid during the year for losses.....		\$196,678.63
Cash dividends actually paid.....		30,000.00
Paid and allowed for commissions and brokerage.....		44,126.06
Salaries and other charges of officers, clerks, and other employés.....		26,087.66
Paid for state, national and local taxes.....		20,606.96
All other payments, viz: stationery, printing, &c.....		13,544.35
Aggregate Expenditures during the year in cash.....		<u>\$331,043.66</u>

AMAZON FIRE INSURANCE COMPANY.

LOCATED IN CINCINNATI, OHIO.

[Incorporated July 6, 1871.]

JOSEPH B. BENNET, *President*.

BYRON D. WEST, *Secretary*.

Attorney in Connecticut, RALPH GILLETTE, Esq., Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
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II. ASSETS.

Loans on bond and mortgage (first liens).....	308,296.00
Interest accrued on bond and mortgage loans.....	9,446.60
Value of the lands mortgaged.....	\$420,336.00
Buildings.....	333,253.00
Total value of mortgaged premises.....	<u>\$753,589.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
U. S. 5-20 bonds 1867, July issue.....	25,000.00		
U. S. 5-20 bonds 1867, July issue.....	30,000.00		
U. S. 5-20 bonds 1867, July issue.....	3,000.00		
U. S. 5-20 bonds 1867, July issue.....	1,000.00	\$68,440.00	
U. S. 5-20 bonds 1864, July issue.....	500.00	574.38	
U. S. 10-40 bonds 1864.....	1,000.00	1,100.00	
Alabama State bonds, issue Nov. 1, 1861.....	10,000.00	6,822.75	
Total par and market value	<u>\$70,500.00</u>	<u>\$76,937.13</u>	76,937.13

Cash in the Company's principal office, in currency.....	\$87,052.92	
Cash belonging to the Company deposited in bank.....	148,876.17	
Total amount of cash items.....		235,929.09
Interest due and accrued on stocks not included in "market value".....		177.80
Gross premiums in due course of collection.....		125,229.05
Bills receivable, not matured for fire risks.....		18,273.25
Office furniture and fixtures (new and permanent) Iron safe, &c.....		7,467.34
Aggregate amount of all actual available Assets.....		<u>\$781,756.26</u>

III. LIABILITIES.

Total gross amount of claims for losses.....	\$36,216.16	
Net amount of unpaid losses.....		\$36,216.16
Re-insurance, <i>pro rata</i> , on fire risks running one year, and more.....	\$119,914.60	
Re-insurance at 50 per cent on inland navigation risks.....	18,587.23	
Premiums received and receivable on all unexpired marine risks.....	2,599.75	
Amount required to safely re-insure all outstanding risks.....		141,101.58
Salaries and other miscellaneous expenses due and accrued, not exceeding.....		4,000.00
Brokerage and other charges due and to become due to agents and brokers.....		23,658.18
Due Triumph Ins. Co. for <i>pro rata</i> share of paid expenditures, &c.....		3,022.22
Total liabilities, except capital and net surplus.....		\$207,998.14
Joint-stock capital paid up in cash.....		500,000.00
Surplus beyond capital.....		73,758.12
Aggregate liabilities, including paid up capital and net surplus.....		<u>\$781,756.26</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$166,004.17	\$39,372.41	
Deduct re-insurance, rebate, and return premium.....	11,379.86		
Net cash received for premiums.....	<u>\$154,624.31</u>	<u>\$39,372.41</u>	\$193,996.72
Premiums not paid in cash during the year.....		\$18,273.25	
Interest received on bonds and mortgages.....			2,579.19
Interest and dividends received from all other sources.....			3,251.06
Aggregate income received during the year in cash.....			<u>\$199,826.97</u>

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$7,773.40	\$16,285.29	
Deduct salvages and re-insurance.....		907.85	
Net amount paid for losses.....	<u>\$7,773.40</u>	<u>\$15,377.43</u>	\$23,150.83
Paid for commissions and brokerage.....			27,225.68
Salaries and other charges of officers, clerks, and other employés.....			2,551.45
Amount paid for state, national, and local taxes.....			3,029.44
All other payments and expenditures.....			16,920.60
Aggregate expenditures during the year.....			<u>\$72,878.00</u>

ALEMANNIA FIRE INSURANCE COMPANY.

LOCATED IN CLEVELAND, OHIO.

[Incorporated March 21, 1870.]

DR. WM. MEYER, *President.*FRED. BUEHNE, *Secretary.*

Attorney in Connecticut, C. B. BOWERS, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	\$250,000.00
Whole amount of capital actually paid up in cash.....	250,000.00

II. ASSETS.

Loans on bond and mortgage (first liens).....	202,086.00
Interest due and unpaid on bond and mortgage loans.....	41,145.00
Interest accrued on bond and mortgage loans.....	30,690.65

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
United States Five-Twenties bonds.....	\$1,000	\$1,080	\$960	
United States Five-Twenties bonds.....	500	540	400	
Total par and market value and amount loaned.....	<u>\$1,500</u>	<u>\$1,620</u>	<u>\$1,360</u>	1,360.00
All other loans made by the company, viz: on loans secured by mortgages.....				20,086.00
Cash in the Company's principal office, in currency.....			\$847.14	
Cash belonging to the Company deposited in bank.....			15,493.75	
Total amount of cash items.....				16,340.89
Interest due and accrued on collateral loans.....				950.00
Gross premiums in due course of collection.....				74,925.52
Bills receivable, not matured, taken for fire, marine and inland risks.....				185.00
Bills receivable other than those taken for premiums.....				37,065.00
Aggregate amount of all actual available Assets.....				<u>\$426,608.06</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$25,000.00	
Losses unadjusted, including all reported and supposed losses....	17,000.00	
Total gross amount of claims for losses.....	42,000.00	
Deduct re-insurance thereon.....	1,500.00	
Net amount of unpaid losses.....		\$40,500.00
Re-insurance at 50 per cent prem. on fire risks under one year....	\$57,842.25	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	5,933.79	
Amount required to safely re-insure all outstanding risks.....		63,776.04
Due and to become due for borrowed money.....		36,000.00
All other demands against the Company, viz: commissions, brokerage, &c.....		11,554.00
Total liabilities, except stock and net surplus.....		\$151,830.04
Joint-stock capital paid up in cash.....		250,000.00
Surplus beyond capital.....		23,778.02
Aggregate liabilities, including capital and net surplus.....		\$425,608.06

-IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$93,111.20	
Deduct re-insurance, rebate, and return premium.....	7,045.63	
Net cash received for premiums.....		86,065.57
Interest received on bonds and mortgages.....		5,790.08
Interest and dividends received from all other sources.....		130.00
Income received from other sources, viz: rents, borrowed money, &c.....		250.00
Received for calls on capital.....	\$112,500.00	
Aggregate income received during the year in cash.....		\$92,235.65

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$165,294.86	
Paid for commissions and brokerage.....	18,904.50	
Salaries and other charges of officers, clerks and other employés.....	4,285.94	
Amount paid for state, national and local taxes.....	1,048.95	
All other payments, viz: general expenses.....	10,833.40	
Aggregate expenditures during the year in cash.....		\$200,367.65

THE AMERICAN FIRE INSURANCE COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated Feb. 28, 1810.]

THOMAS R. MARIS, *President*.ALBERT C. L. CRAWFORD, *Secretary*.

Attorney in Connecticut, J. N. CRANDALL, Norwich.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	400,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	125,100.00
Loans on bond and mortgage, (first liens).....	423,700.00
Interest due and unpaid on bond and mortgage loans.....	11,000.00
Interest accrued on bond and mortgage loans.....	9,420.71
Value of the lands mortgaged.....	\$330,325.00
Buildings (insured for \$340,200).....	677,475.00
Total value of mortgaged premises.....	<u>\$1,007,800.00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
Lehigh Valley Railroad Co. stock.....	\$18,900.00	\$22,869.00
Pennsylvania Railroad Co. stock.....	11,500.00	13,455.00
North Pennsylvania Railroad Co. stock.....	5,000.00	4,900.00
Philada., Wilmington & Baltimore R.R. Co st'k.	12,000.00	13,440.00
Union Bank of Tennessee stock.....	5,000.00	100.00
Lancaster Turnpike Co. stock.....	900.00	270.00
State of Pennsylvania loan, part of \$3,000,000..	10,000.00	10,100.00
Coal Ridge Imp't & Coal Co. loan 1st m'ge....	10,000.00	8,000.00
Penn. Railroad Co. loan 1st m'ge.....	40,000.00	40,800.00
Lehigh Valley Railroad Co. loan, old 1st m'ge..	10,000.00	10,000.00
City & County of Erie, Penn. loan.....	1,600.00	1,120.00
Elmira & W'msport Railroad Co. loan, 5 p. ct..	1,000.00	600.00
H. P. Mt. Joy & Lancaster R. R. Co. loan.....	10,000.00	9,500.00
Delaware Railroad Co. loan, guaranteed.....	5,000.00	4,750.00
Susquehanna Canal Co. loan.....	7,000.00	5,110.00
Schuylkill Navigation Co. loan, 1st m'ge.....	12,000.00	9,600.00
Schuylkill Navigation Co. loan, 1882 m'ge....	1,225.00	967.75
Chesapeake & Delaware Canal Co. loan.....	10,000.00	9,500.00
Little S. R. R. & Navigation Co. loan, 7 p. cent.	5,000.00	5,000.00
County of Chester, Penn. loan.....	25,000.00	25,000.00
Delaware Division Canal Co. loan, 1st m'ge....	15,000.00	12,000.00
Hazleton Coal Co., 1st mortgage.....	10,000.00	10,000.00
No. Penn. R. R. Co. loan, 1st mortgage.....	10,000.00	10,000.00
Del. & R. Canal & C. & A. R. R. & T. Co. loan.	3,000.00	2,790.00
Del. & R. Canal & C. & A. R. R. & T. Co. loan.	24,000.00	22,680.00
Lehigh Coal & Navigation Co. loan, 1884 1st m.	20,000.00	17,200.00
State of Tennessee, 5 per cent.....	10,000.00	6,000.00
State of Tennessee, 6 per cent.....	10,000.00	6,500.00
Franklin Institute of Philadelphia, 5 per cent..	2,500.00	1,750.00
The Am. S. S. Co. loan, guar. by Penn. R.R. Co.	15,000.00	13,500.00
Total par and market value.....	<u>\$320,625.00</u>	<u>\$297,501.75</u>

\$297,501.75

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
United States Five-Twenties.....	\$22,300	\$24,307	\$20,000
The American Fire Insurance Co. stock.....	3,000	4,800	3,500
Lehigh Valley Railroad Co. stock.....	15,000	18,150	38,500
Lehigh Crane Iron Co. stock.....	20,000	22,000	
Pennsylvania Salt Manufacturing Co. stock.....	10,000	10,500	600
Insurance Co. of State of Pennsylvania stock.....	1,800	1,800	
Pennsylvania Salt Manufacturing Co. stock.....	29,500	30,975	22,500
Insurance Co. of North America stock.....	2,000	6,000	5,000
Buck Mountain Coal Co. stock.....	750	525	500
Belvidere and Delaware Railroad Co. bonds.....	2,000	1,660	2,000
Philadelphia and Reading Railroad Co. bonds.....	1,000	890	
Pennsylvania Railroad Co. stock.....	5,250	6,142.50	7,625
Fidelity Ins. Trust and Safe Deposit Co. stock.....	10,000	17,500	
Pennsylvania Salt Manufacturing Co. stock.....	5,000	5,250	10,000
Little Schuylkill Railroad Coal and Navigation Co. stock.....	15,000	18,950	
United States Ten-Forty loan.....	100	108	4,400
United States Five-Twenty loan.....	1,500	1,635	
Central Railroad Co. of New Jersey loan.....	2,500	2,500	
Barclay Coal Co. stock.....	1,700	690	

	Par value.	Market value.	Amount loaned.	
Union National Bank of Philadelphia stock.....	4,000	4,560	2,122.91	
Pennsylvania Railroad Co. stock.....	10,000	11,700	10,000	
Huntingdon & Broadtop Mountain Railroad Co. 1st m'ge b'ds..	6,000	6,060	10,000	
Morris Canal and Banking Co. stock.....	10,100	4,999.50	10,000	
Lehigh Valley Railroad Co. stock.....	41,000	49,610	41,000	
Total par and market value and amount loaned thereon....	<u>\$219,500</u>	<u>\$246,302</u>	<u>\$172,747.91</u>	\$172,747.91
All other loans made by the Company, as follows, viz: on ground rents.....				41,040.83
Cash in the Company's principal office, in currency.....			\$471 00	
Cash belonging to the Company deposited in bank.....			29 905.65	
Total amount of cash items.....				30,376.65
Interest due and accrued on stocks not included in "market value".....				4,851.44
Interest due and accrued on collateral loans.....				1,717.60
Gross premiums in due course of collection.....				15,472.24
All other property, viz: rents due and accrued.....				663.77
Aggregate amount of all actual available Assets.....				<u>\$1,133,592.90</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$48.57	
Losses unadjusted, including all reported and supposed losses....	5,384.43	
Losses resisted, including interest, costs and expenses.....	5,700.00	
Total amount of claims for losses.....	\$11,133.00	
Deduct re-insurance.....	125.00	
Net amount of unpaid losses.....		11,008.00
Re-insurance at 50 per cent prem. on fire risks under one year..	\$89,181.00	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	18,082.90	
Amount required to safely re-insure all outstanding risks.....		107,263.90
Amount reclaimable by the insured on perpetual fire insurance policies.....		249,735.05
Cash dividends declared to stockholders remaining unpaid.....		1,282.50
Salaries and other miscellaneous expenses due and accrued.....		864.10
All other demands against the Company, viz: state, city, and other taxes, &c ..		1,950.00
Total liabilities, except capital and net surplus.....		\$372,103.55
Joint-stock capital paid up in cash.....		400,000.00
Surplus beyond capital.....		361,489.35
Aggregate liabilities, including paid up capital and net surplus.....		<u>\$1,133,592.90</u>

IV. INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums received.....	\$181,627.04	
Deduct re-insurance, rebate, and return premium.....	14,797.48	
Net cash received for premiums.....		\$166,829.56
Interest received on bonds and mortgages.....		25,214.60
Interest and dividends received from all other sources.....		30,254.63
Income from all other sources, viz: rents, policies, stocks, &c.....		15,621.22
Deposit premiums received for perpetual fire risks.....	\$28,787.72	
Aggregate income received during the year.....		<u>\$237,920.01</u>

V. EXPENDITURES DURING THE YEAR.

	Fire.	
Gross amount paid for losses.....	\$66,957.49	
Deduct salvages and re-insurance.....	3,182.20	
Net amount paid for losses during the year.....		\$63,775.29
Cash dividends actually paid.....		58,770.00
Salaries and other charges of officers, clerks, and other employes.....		32,095.61
Amount paid for state, national, and local taxes.....		10,631.29
All other payments and expenditures, viz: office, real estate, and other expenses.		6,327.77
Amount of deposit premium returned during the year on fire risks.....		992.00
Aggregate expenditures during the year in cash.....		<u>\$172,591.96</u>

ANDES FIRE INSURANCE COMPANY.

LOCATED IN CINCINNATI, OHIO.

[Incorporated, 1870.]

J. B. BENNETT, *President*,J. H. BEATTIE, *Secretary*,

Attorney in Connecticut, C. B. BOWERS, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	1,000,000.00

II. ASSETS.

Loans on bond and mortgage (first liens).....	451,288.80
Interest accrued on bond and mortgage loans.....	16,869.94
Value of the lands mortgaged.....	\$697,490.00
Value of the buildings mortgaged.....	854,400.00
Total value of mortgaged premises.....	<u>\$1,551,890.00</u>

Stocks and bonds owned by the Company.

	Par value.	Market value.
United States 10-40 bonds.....	\$130,000.00	\$238,624.87
United States bonds, 6's of 1881.....	1,100.00	
United States 5-20 bonds.....	83,500.00	
Alabama state bonds.....	10,000.00	9,500.00
So. Carolina state bonds.....	20,000.00	10,000.00
Virginia state bonds.....	12,050.00	6,627.50
Mississippi state bonds.....	20,000.00	15,917.76
Little Miami R.R., 1st mortgage bonds.....	10,000.00	8,700.00
Cumminsville bonds.....	3,000.00	110,383.39
Delaware bonds.....	6,000.00	
Miami County bonds.....	500.00	
Shelby County bonds.....	500.00	
Pequa Water Works bonds.....	5,000.00	
Westwood School bonds.....	13,600.00	
Highland County bonds.....	7,500.00	
Mount Washington bonds.....	4,500.00	
Jackson County bonds.....	2,000.00	
Hamilton County bonds.....	7,614.00	
Highland County bonds.....	3,500.00	
Woodburn School bonds.....	4,500.00	
Ross County bonds.....	17,000.00	
Union County bonds.....	4,500.00	
Sciota County bonds.....	10,000.00	
Fayette County bonds.....	4,000.00	
Brown County bonds.....	1,500.00	
School bonds of Elmira, Ohio.....	9,000.00	
City of Pequa bonds.....	5,000.00	
City of Portsmouth bonds.....	3,333.34	
Total par and market value.....	<u>\$399,197.34</u>	<u>\$399,753.52</u>

Loans on Stock Collaterals.

	Par value.	Market value.	Amount loaned.	
Nat. Rubber Co. stock, Providence, R. I.....	\$5,000	\$6,500	\$3,000	
Real Estate mortgage and Royer Wheel Co. stock.....	64,000	64,000	36,000	
Cincinnati Gas Co. stock.....	700	1,400	1,000	
Andes Insurance Co. stock.....	2,000	2,000	2,053.82	
First National Bank of Mansfield, stock.....	30,000	30,000	20,000	}
Farmers National Bank of Mansfield, stock.....				
Machine Works of Mansfield, stock.....				
Andes Insurance Co. and Cincinnati Worsted Co. stock.....	4,000	3,500	3,000	
Andes Insurance Co. stock.....	3,000	3,000	2,750	
Triumph Insurance Co. stock.....	12,000	12,000	6 500	}
Amazon Insurance Co. stock.....				
Andes Insurance Co. stock.....				
\$2,000 Mortgage bond.....				
\$2,500 Mortgage note.....				
Brown County bond.....	1,000	850	750	
Andes Insurance Co. stock.....	10,000	23,000	4,000	}
Eagle Insurance Co. stock.....	10,000			
Eclipse Insurance Co. stock.....	7,000			
Total amount.....	\$148,700	\$146,250	\$79,053.82	\$79,053.82

Cash in the Company's principal office, in currency.....	\$47,321.95	
Cash belonging to the Company deposited in bank.....	82,942.94	
Total amount of cash items.....		130,264.89
Interest due and accrued on stocks, not included in market value.....		5,383.68
Interest due and accrued on collateral loans.....		392.21
Gross premiums in due course of collection.....		205,040.95
Bills receivable, for fire marine and inland risks.....		10,015.05
All other property belonging to the Company, viz : furniture, fixtures and agency supplies.....		42,000.00
Bills receivable other than those taken for premiums, including assessment notes on account of Chicago fire.....		393,611.81
Aggregate amount of all actual available Assets.....		\$1,733,674.17

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$133,369.06	
Losses resisted, including interest, costs, and expenses.....	5,100.00	
Net amount of unpaid losses.....		\$138,469.06
Re-insurance at 50 per cent prem. on fire risks under one year..	\$643,045.04	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	71,450.36	
Re-insurance at 50 per cent on inland navigation risks.....	14,541.45	
Premiums received and receivable on all unexpired marine risks.	450.00	
Amount required to safely re-insure all outstanding risks.....		729,486.85
Total liabilities except capital and net surplus.....		\$867,955.91
Joint-stock capital paid up in cash.....		1,000,000.00
Aggregate liabilities, including capital.....		\$1,867,955.91

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$1,868,436.19	\$61,455.23	
Deduct re-insurance, rebate and return premium.....	130,206.17		
* Net cash received for premiums.....	\$1,738,230.02	\$61,455.23	\$1,799,685.25
Premiums not paid in cash during the year.....	\$712.00	\$9,303.05	
Interest on bonds and mortgages.....			101,820.54
Interest and dividends received from all other sources.....			
Received for calls on capital.....		\$500,000.00	
Aggregate income received during the year in cash.....			\$1,901,505.79

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Net amount paid for losses.....	\$1,483,176.00	\$25,802.15	\$1,508,978.15
Cash dividends actually paid.....			100,000.00
Paid for commissions and brokerage.....			299,520.56
Salaries and other charges of officers, clerks, and other employés.....			163,983.77
Amount paid for state, national and local taxes.....			37,161.91
All other payments, viz: printing and advertising.....			111,632.18
Aggregate Expenditures during the year in cash.....			\$2,221,276.57

ARCTIC FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

Incorporated July 18, 1853.]

VINCENT TILYEN, *President.*CHARLES BAMBURGH, *Secretary.*

Attorney in Connecticut, SILAS CHAPMAN, JR., Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$250,000.00
Whole amount of capital actually paid up in cash.....	250,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	68,000.00
Interest accrued on bond and mortgage loans.....	1,925.00
Value of the lands mortgaged.....	\$47,000.00
Buildings (insured for \$81,000).....	118,000.00
Total value of said mortgaged premises.....	\$165,000.00

Stocks and Bonds owned by the Company:

	Par Value.	Market Value.	
United States 6's currency bonds.....	\$175,000.00	\$202,343.75	
			202,343.75

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Hudson Co. bond.....	\$5,000	\$4,625	\$1,410
Broadway Bank stock.....	2,675	6,420	
United States 6's, 1881.....	10,000	11,500	10,000
United States 5-20 bonds.....	5,000	5,500	5,000
United States 5-20 bonds.....	5,000	5,500	
United States 6's 1881 bonds.....	2,000	2,300	7,000
Government bonds, (U. S. 10-40 and U. S. 5-20's).....	5,000	5,470	
Jersey City Water loan.....	2,000	1,850	7,500
Kings County bonds.....	2,000	1,850	
Metropolitan Bank stock.....	3,300	4,455	3,000
Total amount.....	\$41,975	\$49,470	\$33,910
			\$33,910.00

Cash in the Company's principal office, in currency.....	\$7,595.72	
Cash belonging to the Company deposited in bank.....	13,019.95	
Total amount of cash items.....		\$20,615.67
Interest due and accrued, bank interest, three months.....		29.86
Interest due and accrued on collateral loans.....		119.93
Gross premiums in due course of collection.....		8,347.95
All other property, viz: salvage property and claims, on losses already paid, \$10,951.89; rents due and accrued, \$83 33; judgments, \$600.00; bills re- ceivable other than those taken for premiums, \$450.00; office furniture, fix- tures and safe, \$2,500.00.....		14,585.22
Aggregate amount of all actual available Assets.....		<u>\$349,877.38</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$5,351.63	
Losses resisted, including interest, costs and expenses.....	2,875.00	
Net amount of unpaid losses.....		\$8,226.63
Re-insurance at 50 per cent of prem. on fire risks under one year.....	\$44,613.04	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	1,317.95	
Re-insurance at 50 per cent on inland navigation risks,.....	5,836.04	
Amount required to safely re-insure all outstanding risks.....		51,767.03
Cash dividends declared to stockholders on capital remaining unpaid.....		735.00
Salaries and other miscellaneous expenses due and accrued.....		683.33
All other demands against the Company, viz: commissions, brokerage and other charges due and to become due to agents.....		621.50
Total liabilities, except capital and net surplus.....		\$62,033.49
Joint stock capital actually paid up in cash.....		250,000.00
Surplus beyond capital.....		37,843.89
Aggregate liabilities, including capital and net surplus.....		<u>\$349,877.38</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$104,414.74	\$27,093.37	
Deduct re-insurance, rebate and return premiums.....	11,309.59	10,008.96	
Net cash received for premiums.....	<u>\$93,105.15</u>	<u>\$17,084.41</u>	\$110,189.56
Interest received on bonds and mortgages.....			4,760.00
Interest and dividends received from all other sources.....			10,714.44
Income from all other sources, viz: rents.....			250.00
Aggregate income received during the year in cash.....			<u>\$125,914.00</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount paid for losses.....	\$25,662.35	\$1,826.31	
Deduct re-insurances.....	1,486.62	1,358.66	
Net amount paid for losses.....	<u>\$24,175.73</u>	<u>467.65</u>	\$24,643.38
Cash dividends actually paid.....			24,417.50
Paid and allowed for commissions and brokerage.....			15,111.91
Salaries and other charges of officers, clerks, agents, and other employés.....			14,887.00
Amount paid for state, national and local taxes.....			4,034.38
All other payments and expenditures, viz: interest on borrowed money, \$114.28; office, agency and all other expenses, \$10,311.81; total.....			10,426.09
Aggregate expenditures during the year.....			<u>\$93,520.26</u>

BAY STATE FIRE INSURANCE COMPANY.

LOCATED IN WORCESTER, MASS.

[Incorporated, 1860.]

W. S. DAVIS, *President.*U. C. CROSBY, JR., *Secretary.*

Attorney in Connecticut, BELA P. LEARNED, Norwich.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 1881 bonds.....	\$10,000.00	\$11,525.00	
United States 5-20 bonds.....	50,500.00	56,307.50	
Grand Valley Railroad bond.....	10,000.00	10 700.00	
Vermont & Canada Railroad bond.....	1,000.00	1,000.00	
Quinsigamond National Bank stock, Worcester.	4,900.00	6,370.00	
City National Bank stock, Worcester.....	8,800.00	12,496.00	
Central National Bank stock, Worcester.....	3,500.00	4,970.00	
Worcester National Bank stock, Worcester. ...	4,000.00	5,600.00	
Bank of Commerce stock, Boston.....	12,000.00	14,790 00	
First National Bank stock, Boston.....	800.00	1,500.00	
Webster National Bank stock, Boston.....	3,400.00	3,570 00	
Bank of the Republic stock, Boston.....	7,500.00	9,637.00	
Eagle National Bank stock, Boston.....	1,200.00	1,392.00	
Hide & Leather Nat. Bank stock, Boston.. ...	2,300.00	2,645.00	
Revere National Bank stock, Boston.....	6,400.00	7,552.00	
National National Bank stock, Boston.....	1,600.00	1,852.00	
Market National Bank stock, Boston.....	1,800.00	2,092.00	
Atlas National Bank stock, Boston.....	1,800.00	2,070.00	
Bank of Redemption stock, Boston.....	11,200.00	15 680.00	
Merchants National Bank stock, Boston.....	10,000.00	13,575.00	
Hamilton National Bank stock, Boston.....	20,000.00	24,000.00	
Boston & Albany Railroad stock.....	7,500.00	11,175.00	
Fitchburg Railroad stock.....	5,000.00	6,750.00	
Michigan Central Railroad stock.....	11,700.00	13,572.00	
Norwich & Worcester Railroad stock.....	5,000.00	5,900.00	
Vermont & Canada Railroad stock.....	5,000.00	5,000.00	
Total par and market value.....	<u>\$206,900.00</u>	<u>\$251,720.50</u>	\$251,720.50

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Leicester National Bank stock.....	\$600	\$780	\$600
Mechanics National Bank stock.....	4,400	5,940	4,500
City National Bank stock.....	6,500	9,230	6,000
Norwich & Worcester Railroad stock.....	2,400	2,832	1,500
United States 5-20 bonds.....	4,000	4,467	3,800
L. S. & Miss. River Railroad.....	1,000	980	900
Total par and market value and amount loaned thereon. ...	<u>\$18,900</u>	<u>\$24,229</u>	<u>\$17,300</u>

17,300.00

Amount of all other loans made by the Company, viz: personal security, \$5,000; on demand note of the Worcester & Nashua Railroad, \$20,000; total.....	25,000.00
Cash belonging to the Company deposited in bank.....	\$31,763.24
Total amount of cash items.....	31,763.24
Interest due and accrued on stocks not included in market value.....	2,982.48
Gross premiums in due course of collection.....	10,706.87
All other property belonging to the company, viz: office furniture.....	800.00
Aggregate amount of all actual available Assets.....	\$340,273.09

III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,707.10
Losses resisted, including interest, costs and expenses.....	2,000.00
Net amount of unpaid losses.....	\$3,707.10
Amount required to safely re-insure all outstanding risks.....	91,606.32
Due and accrued for salaries, rent, advertising and for agency, &c.....	566.66
All other demands against the Company, viz: state, city, county or other taxes, \$191.64; brokerage and other charges, \$1,606.02; total.....	1,797.66
Total liabilities, except capital and net surplus.....	\$97,677.74
Joint-stock capital paid up in cash.....	200,000.00
Surplus beyond capital.....	42,595.35
Aggregate liabilities, including paid-up capital, and net surplus.....	\$340,273.09

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$179,490.90
Deduct re-insurance, rebate, and return premium.....	14,985.37
Net cash received for premiums.....	\$164,505.53
Received for interest on bonds and all other sources.....	11,543.05
Increased capital.....	\$95,200.00
Aggregate income received during the year in cash.....	\$176,048.58

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$75,780.23
Cash dividends actually paid.....	10,480.00
Paid for commissions and brokerage.....	24,021.85
Salaries and other charges of officers, clerks and other employés.....	5,147.00
Amount paid for state, national and local taxes.....	6,014.34
All other payments and expenditures, viz: office and agency expenses.....	7,423.96
Aggregate Expenditures during the year in cash.....	\$128,867.38

BREWERS AND MALTSTERS INSURANCE COMPANY.

LOCATED IN NEW YORK.

[Incorporated September 25, 1871.]

C. W. STANDART, *President*.WILLIAM B. OGDEN, *Secretary*.

Attorney in Connecticut, WM. C. HASTINGS, Hartford.

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$200,000.00
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II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States currency 6's.....	\$20,000.00	\$23,100.00
United States new 65's.....	80,000.00	89,296.00
Total par and market value.....	<u>\$100,000.0</u>	<u>\$112,396.00</u>

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Arctic Insurance Co. stock, N. Y.....	\$2,400	\$2,200	\$500
Orient Insurance Co. stock, Hartford.....	5,000	5,000	4,000
Western Union Telegraph Co. stock.....	120,000	85,800	100,000
Harlem Gas Co. stock.....	12,000	24,000	
Rock Island Gas Co. stock.....	20,000	21,600	
Total par and market value and amount loaned thereon....	<u>\$159,400</u>	<u>\$138,600</u>	<u>104,500</u>

104,500.00

All other loans made by the Company, viz: on New York Fire Department pay rolls assigned to trustees appointed by the board of fire underwriters.....	1,800.00
Cash in the Company's principal office.....	\$1,674.53
Cash belonging to the Company deposited in Bank.....	18,067.38
Total amount of cash items.....	19,741.91
Interest due and accrued on stocks not included in market value.....	1,100.00
Gross premiums in due course of collection.....	18,790.00
Bills receivable other than those taken for premiums, office furniture.....	2,468.11
Aggregate amount of all actual available Assets.....	<u>\$260,796.02</u>

III. LIABILITIES.

Net amount of unpaid losses.....	\$11,500.00
Re-insurance at 50 per cent of prem. on fire risks under one year,	\$31,834.89
Re-insurance, <i>pro rata</i> , on fire risks running more than one year,	1,948.15
Re-insurance at 50 per cent on inland navigation risks.....	5,413.26
Amount required to safely re-insure all outstanding risks.....	\$39,196.30
Salaries, rent, advertising and for agency and other miscellaneous expenses.....	2,000.00
All other demands against the Company, viz: return premiums.....	238.12
Total liabilities, except stock and net surplus.....	\$52,934.42
Joint stock capital paid up in cash.....	\$200,000.00
Surplus beyond capital.....	7,861.60
Aggregate liabilities, including paid up capital and net surplus.....	<u>\$260,796.02</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$70,864.18	\$15,818.28	
Deduct re-insurance, rebate, and return premium.	3,569.23	734.65	
Net cash received for premiums.....	<u>\$67,294.95</u>	<u>\$15,083.63</u>	\$82,378.58
Interest and dividends received from all sources.....			3,675.00
Aggregate income received during the year in cash.....			<u>\$86,053.58</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the years for losses.....	\$18,463.29
Paid or allowed for commissions and brokerage.....	4,788.06
Salaries and other charges of officers, clerks, and other employes.....	4,350.47
Amount paid for state, national and local taxes.....	69.69
All other payments, viz: office furniture, printing, advertising, stamps, &c.....	2,884.69
Aggregate expenditures during the year in cash.....	<u>\$30,556.21</u>

BUFFALO GERMAN INSURANCE COMPANY.

LOCATED IN BUFFALO, N. Y.

[Incorporated February 15, 1867.]

PHILIP BECKER, *President.*

ALEXANDER MARTIN, *Secretary.*

Attorney in Connecticut, GEORGE S. LESTER, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	40,000.00
Loans on bond and mortgage, (first liens).....	25,500.00
Value of lands mortgaged.....	\$38,245.00
Buildings (insured for \$22,350.00).....	47,150.00
Total value of mortgaged premises.....	\$85,395.00

Stocks and Bonds owned by the Company :

	Par value.	Market value.	
U. S. Registered bonds.....	\$77,500.00	122,925.00	}
U. S. Coupons.....	32,500.00		
U. S. 5-20 Coupons, 1867 issue.....	20,000.00	22,600.00	
U. S. 10-40 bonds, Registered.....	30,000.00	33,000.00	
Buffalo City bonds.....	25,000.00	25,000.00	
Total par and market value.....	\$185,000 00	203,525.00	
			203,525.00

Loans on Collaterals.

	Par value.	Market value.	Amount Loaned.
City of Milwaukee bonds.....	500	500	4,000
Twenty shares Buffalo & Philadelphia Railroad stock.....	2,000	2,000	
Fifty shares Manufacturers and Traders Bank.....	2,500	2,500	900
One share German Bank stock.....	1,000	1,000	
Total amount.....	6,000	6,000	4,900.00

Cash in the Company's principal office, in currency.....	\$855.11
Cash belonging to the company deposited in bank.....	38,303.51
Total amount of cash items.....	39,158.62
Interest due and accrued on stocks not included in "market value".....	583.35
Gross premiums in due course of collection.....	1,323.47
Bills receivable, not matured, for fire, marine and inland risks.....	510.96
All other property belonging to the Company, viz: rents due and accrued, \$500.00; U. S. revenue stamps, \$274.84; post. stamps and pre-paid envelopes, \$461.19; personal property, \$1,600.00; total.....	2,835.94
Aggregate amount of all Assets of the Company, at their actual value.....	\$318,337.34

III. LIABILITIES.

Net amount of unpaid losses.....	\$2,865.00
Re-insurance at 50 per cent prem. on fire risks under one year..	\$64,723.72
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	7,649.02

Amount required to safely re-insure all outstanding risks.....	\$72,372.74
Total Liabilities, except capital and net surplus.....	\$75,237.74
Joint-stock capital paid up in cash.....	200,000.00
Surplus beyond capital.....	43,099.60
Aggregate Liabilities, including capital and net surplus.....	<u>\$318,337.34</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$140,579.94	
Deduct re-insurance, rebate, and return premium.....	9,471.70	
Net cash received for premiums.....		\$131,108.24
Bills and notes received during the year for premiums, unpaid...	\$157.24	
Received for interest on bonds and mortgages.....		2,013.99
Interest and dividends received from all other sources.....		12,679.28
Income from all other sources, viz: rents, \$1,500.00; commissions, \$1,264.07...		2,764.07
Aggregate income received during the year in cash.....		<u>\$148,565.58</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$54,346.73	
Deduct salvages and re-insurances.....	1,081.39	
Net amount paid during the year for losses.....		\$53,265.34
Cash dividends actually paid.....		16,925.00
Paid and allowed for commissions and brokerage.....		17,147.87
Salaries and other charges of officers, clerks, and other employes.....		7,505.74
Paid for state, national and local taxes.....		3,746.87
All other payments, viz: repairs on building, &c., \$730.28; premiums on bonds, \$2,763.70; printing and stationery, \$2,565.36; sundry expenses, &c., \$2,636.56; profit, loss, &c., (including \$2,000.00 paid to Chicago sufferers), \$2,089.47;...		10,785.43
Aggregate Expenditures during the year in cash.....		<u>\$109,376.25</u>

COMMERCE INSURANCE COMPANY.

LOCATED IN ALBANY, N. Y.

[Incorporated June 1, 1859.]

ADAM VAN ALLEN, *President.*ROBT. M. HAMILTON, *Secretary.*

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	\$45,000.00
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Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States bonds currency 6's.....	\$250,000.00	\$287,500.00	
First National Bank of Albany stock.....	12,500.00	21,250.00	
Total par and market value.....	<u>\$262,500.00</u>	<u>\$308,750.00</u>	308,750.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
United States 6's bonds 1881.....	\$4,000	\$4,720	\$4,000
United States 5 20 bonds 1865.....	1,000	1,120	1,000
First National Bank stock, Albany.....	5,000	5,500	2,000
Union Bank stock, Kinderhook.....	1,500	2,100	1,500
Cleveland, Columbus, Cincinnati & Indiana Railroad Co stock.	1,500	1,350	750
National Express Co. stock.....	2,000	2,200	1,200
Albany Insurance Co. stock.....	750	900	1,125
Watervliet T. and Railroad Co. stock.....	500	450	
Ætna Insurance Co. stock, Hartford.....	3,000	5,250	1,000
Albany Insurance Co. stock.....	990	1,188	600
Total par and market value and amount loaned thereon....	<u>\$20,240</u>	<u>\$27,778</u>	<u>\$13,075</u>

\$13,075.00

Cash in the Company's principal office, in currency.....	\$2,282.91
Cash belonging to the Company deposited in bank.....	33,189.66

Total amount of cash items.....	35,472.57
Interest due and accrued on collateral loans.....	18.47
Gross premiums in due course of collection fully secured by agents' bonds.....	17,469.83
All other property, viz: rents due and accrued.....	416.67
Aggregate amount of all actual available Assets.....	<u>\$420,202.54</u>

III. LIABILITIES.

Losses unadjusted, including all reported or supposed losses....	\$17,670.00
Losses resisted, including interest, costs and expenses.....	8,000.00
Net amount of unpaid losses.....	\$25,670.00
Re-insurance at 50 per cent of prem. on fire risks under one year,	\$100,911.30
Re-insurance <i>pro rata</i> , on fire risks running more than one year.	27,595.20
Amount required to safely re-insure all outstanding risks.....	128,506.50
Due and accrued for salaries, rent, advertising and other miscellaneous expenses.	520.00
All other demands against the Company, viz: commissions and other charges due to agents and brokers, \$2,538.56; return premiums, \$2,842.60.....	5,381.16
Total liabilities, except stock and net surplus.....	\$160,077.66
Joint-stock capital paid up in cash.....	200,000.00
Surplus beyond capital.....	60,124.88
Aggregate liabilities, including paid up capital and net surplus.....	<u>\$420,202.54</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$262,124.66
Deduct re-insurance, rebate, and return premium.....	27,924.76
Net cash received for premiums.....	\$234,199.90
Interest received on bonds and mortgages.....	5,593.78
Interest and dividends received from all other sources.....	27,661.51
Income received from all other sources, viz: rents, \$2,500.00; premiums on U. S. bonds and bank stocks sold during year, \$23,778.12.....	26,278.12
Received for increased capital.....	\$100,000.00
Aggregate income received during the year in cash.....	<u>\$293,733.31</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	\$544,100.69
Deduct re-insurance.....	5,413.77
Net amount paid during the year for losses.....	\$538,686.92
Cash dividends actually paid.....	40,000.00
Paid for commissions and brokerage.....	35,210.71
Salaries and other charges of officers, clerks, and other employes.....	15,824.81
Amount paid for state, national, and local taxes.....	9,833.96
All other payments and expenditures, viz: advertising and printing, \$5,584.70; agency supplies, maps and office repairs, \$5,359.50; traveling and adjusting, \$5,126.98; total.....	17,155.65
Amount of deposit premium returned during the year on telegraph, express and office expenses.....	\$1,084.47
Aggregate expenditures during the year in cash.....	<u>\$656,712.05</u>

CONTINENTAL FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated December, 1852.]

GEORGE T. HOPE, *President.*CYRUS PECK, *Secretary.*

Attorney in Connecticut, SHERMAN HARTWELL, Bridgeport.

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	1,000,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	\$464,500.00
Loans on bond and mortgage, (first liens).....	503,550.00
Interest accrued on bond and mortgage loans.....	14,931.78
Value of the lands mortgaged.....	\$647,500.00
Buildings (insured for \$471,821.00).....	881,350.00
Total value of mortgaged premises.....	<u>\$1,528,850.00</u>

Stocks and Bonds owned by the Company:

	Par value.	Market value.	
American Exchange National Bank stock.....	\$25,000.00	\$28,000.00	
Dry Goods Bank.....	3,500.00	3,500.00	
Metropolitan National Bank stock, N. Y. city..	10,000.00	13,500.00	
National Gallatin Bank stock.....	5,800.00	6,728.00	
Saint Nicholas National Bank stock.....	17,500.00	20,650.00	
Alabama state bonds, 8 per cent.....	10,000.00	10,000.00	
So. Carolina state 6 per cent gold bonds.....	20,000.00	10,000.00	
Tennessee state 6 per cent bonds.....	20,000.00	12,600.00	
United States 5-20 bonds 1867.....	40,000.00	44,800.00	
United States 6 per cent bonds of 1881.....	60,000.00	68,400.00	
United States Currency 6 per cent bonds.....	400,000.00	460,000.00	
Total par and market value.....	<u>\$611,800.00</u>	<u>\$678,178.00</u>	\$678,178.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Universal Life Ins. Co., N. Y.	\$11,000	\$12,000	\$8,500
First National Bank of Brooklyn.....	5,000	8,000	5,000
Central National Bank.....	4,000	4,200	
Central National Bank.....	11,400	11,970	21,800
Continental National Bank.....	2,000	1,840	
Metropolitan National Bank.....	5,000	6,500	
St. Nicholas National Bank.....	20,000	23,600	20,000
New Tennessee 6 per cent bonds.....	10,000	6,300	
New Tennessee 6 per cent bonds.....	30,000	18,900	23,000
New Tennessee 6 per cent bonds.....	6,000	8,780	
United States Trust Co.....	5,000	10,500	
United States Life Insurance Co.....	2,550	3,570	8,000
Hanover National Bank.....	1,600	1,632	
National Park Bank.....	1,500	2,250	3,000
National Park Bank.....	8,000	12,000	10,000
Metropolitan Gas Light Co., 7 per cent bonds.....	3,000	3,000	3,000
Metropolitan Gas Light Co., 7 per cent bonds.....	500	500	
Brooklyn Public Park, 6 per cent bonds.....	6,000	5,520	10,000
Bleecker St. & Fulton Ferry Railroad Co., 9 per cent bonds.....	8,000	6,000	
United States 5-20 bonds of 1862.....	1,000	1,100	1,500
United States 5-20 bonds of 1881.....	500	575	

COMPANIES OF OTHER STATES.

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	Par value.	Market value.	Amount loaned.
Butchers' and Drovers' Bank.....	2,500	3,500	1,250
Metropolitan National Bank.....	2,500	3,250	7,500
Nassau National Bank.....	5,000	5,100	
Brooklyn City Railroad Co. stock.....	2,250	4,500	2,850
Broadway Insurance Co.....	1,000	1,700	
United States 5-20 bond 1885.....	500	580	3,350
United States 5-20 bond 1885.....	3,000	3,380	
Loaned City of New York (Fire Department).....			1,800
United States 5-20 bonds 1885.....	3,000	3,330	2,900
United States 6 per cent bonds 1881.....	2,000	2,280	2,000
Great Western Insurance Co. (Marine).....	5,000	5,500	4,000
Sixth National Bank.....	5,000	6,750	20,000
Eleventh Ward National Bank.....	5,000	5,000	
Broadway & Seventh Av. Railroad Co. 7 p. ct. 1st m'ge bonds..	23,000	20,700	
Dry Dock, E. B'dway & Battery R.R. Co. 7 p. ct. 1st m'ge b'ds.	10,000	9,500	
New York National Exchange Bank.....	1,000	1,000	5,800
Bank of Skaneateles, N. Y.....	8,000	8,000	
United States 10-40 bonds.....	18,000	19,800	23,000
United States 5-20 bonds.....	5,000	5,500	
Phenix National Bank.....	6,200	6,510	5,800
Louisiana Levee 8 per cent bonds.....	2,000	1,800	7,000
Louisiana 8 per cent bonds.....	2,000	3,100	
Citizens' National Bank.....	625	813.75	
Bowery National Bank.....	3,000	4,950	3,700
Fulton National Bank, Brooklyn.....	1,000	1,200	
United States 5-20 bonds.....	2,800	3,135	
Georgia 7 per cent bonds.....	1,500	1,380	1,200
Total par and market value and amount loaned thereon.	\$265,800	\$275,316.75	\$205,450.00

\$205,450.00

Cash in the Company's principal office, in currency.....	\$9,514.83
Cash belonging to the Company deposited in banks.....	493,044.42
Total amount of cash items.....	502,559.25
Interest due and accrued on collateral loans.....	7,896.60
Gross premiums in due course of collection.....	128,460.64
All other property belonging to the Company, viz: rents due and accrued.....	4,000.00
Aggregate amount of all Assets of the Company, at their actual value.....	\$2,509,526.27

III. LIABILITIES.

Losses unadjusted, including all reported or supposed losses.....	\$618,715.57
Losses resisted, including interest, cost and expenses.....	12,324.39
Gross amount of claims for losses.....	\$631,039.96
Deduct re insurance thereon.....	25,000.00
Net amount of unpaid losses.....	606,039.96
Re-insurance at 50 per cent of prem. on fire risks under one year.....	\$487,308.41
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	218,963.27
Amount required to safely re-insure all outstanding risks.....	706,271.68
Principal unpaid on scrip or certificates of profits.....	55,627.00
Interest declared but not due to scripholders, remaining unpaid.....	73,632.05
Cash dividends declared to stockholders on capital remaining unpaid.....	480.00
All other demands against the Company.....	14,130.67
Total liabilities, except stock and net surplus.....	\$1,456,181.36
Joint stock capital actually paid up in cash.....	1,000,000.00
Surplus beyond capital.....	53,344.91
Aggregate Liabilities, including capital and net surplus.....	\$2,509,526.27

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,482,811.52
Deduct re-insurance, rebate, and return premium.....	131,449.57
Net cash received for premiums.....	\$1,351,361.95
Received for interest on bonds and mortgages.....	51,642.31
Received for interest and dividends on stocks and bonds, and other sources.....	80,411.58
Income received from all other sources, viz: rents, \$26,358.51; premiums on gold, \$663.40; premiums on increased capital distributed, \$1,130.00; total...	28,151.91
Received for calls on capital.....	\$500,000.00
Aggregate income received during the year in cash.....	\$1,511,567.75

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,424,101.08
Deduct salvages and re-insurance.....	5,000.00
Net amount paid for losses during the year.....	\$1,419,101.08
Cash dividends actually paid.....	124,640.32
Scrip or certificates of profits redeemed in cash.....	92,748.00
Paid for commissions and brokerage.....	262,944.57
Salaries and other charges of officers, clerks, and other employes.....	148,247.17
Amount paid for state, national, and local taxes.....	41,775.00
All other payments and expenditures, viz: stationery, printing and advertising, postage and other incidental expenses.....	115,959.43
Aggregate expenditures during the year in cash.....	<u>\$2,205,415.57</u>

CITIZENS INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated April, 1836.]

JAMES M. McLEAN, *President.*EDWARD A. WALTON, *Secretary.*

Attorney in Connecticut, WM. E. BAKER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$2,500,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	15,000.00
Loans on bond and mortgage, (first liens)....	92,000.00
Loans on bond and mortgage upon which more than one year's interest is due, in process of foreclosure.....	5,100.00
Interest due and accrued on bond and mortgage loans.....	1,280.41
Value of the lands mortgaged.....	\$137,000.00
Value of the buildings mortgaged.....	171,000.00
Total value of said mortgaged premises.....	<u>\$308,000.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 5-20 registered bonds of 1867.....	\$100,000.00	\$113,000.00
United States bonds, 6's of 1881.....	50,000.00	57,500.00
Commonwealth of Virginia 6 per cent bonds....	30,000.00	16,800.00
So. Carolina 6 per cent state bonds.....	20,000.00	5,200.00
Lake Shore & Michigan Southern Railroad b'ds.	50,000.00	50,000.00
N. Y. Central & Hudson River R.R. certificates.	50,000.00	45,500.00
National Citizens Bank stock.....	15,000.00	22,500.00
Total par and market value.....	<u>\$315,000.00</u>	<u>\$310,500.00</u>

[NOTE.—In Expenditures are included large sums paid as commissions and expenses upon business which does not appear in the Company's Income.]

Loans on Collaterals

	Par value.	Market value.	Amount loaned.
St. Nicholas National Bank stock.....	\$4,000	\$4,600	\$4,000
Manhattan Life Insurance stock.....	1,000	4,000	1,500
Manhattan Life Insurance stock.....	500	2,000	600
Manhattan Life Insurance stock.....	1,000	4,000	2,000
National Citizens Bank stock.....	1,000	1,500	1,200
Butchers and Drovers National Bank stock.....	2,500	3,375	2,500
New York Balance Dock Co. stock.....	1,500	1,500	1,200
Western Union Telegraph Co. stock.....	100,000	70,000	41,734.16
Western Union Telegraph Co. stock.....	50,000	35,000	29,564.74
National Bank of the Metropolis stock.....	3,000	3,000	
N. Y. Central & Hudson River Railroad certificates.....	40,000	36,400	25,000
N. Y. Central & Hudson River Railroad certificates.....	8,500	7,735	10,000
N. Y. Central & Hudson River Railroad stock.....	10,000	9,500	
N. Y. Central & Hudson River Railroad stock.....	40,000	38,000	26,000
United States 6 per cent bonds of 1881.....	500	575	500
United States 5-20 bonds of 1862.....	150	165	750
United States 5-20 bonds of 1865.....	600	660	
United States 6 per cent bonds of 1881.....	2,000	2,300	52,000
United States Registered bonds of 1865.....	50,000	55,000	
Manhattan Life Insurance stock.....	4,000	16,000	10,000
United States Life Insurance stock.....	1,000	2,500	
National Citizens Bank stock.....	1,000	1,500	6,500
Hartford & New Haven Railroad stock.....	1,300	2,080	
Harlem Gas Light Co. stock.....	5,650	9,887.50	10,000
Manhattan Gas Light Co. stock.....	3,750	8,625	
Sixth Avenue Railroad stock.....	6,700	8,875	34,200
Harlem Bank stock.....	2,500	2,500	
National Citizens Bank stock.....	4,250	6,375	20,000
Western Union Telegraph Co. stock.....	60,000	42,000	
Peoples Line Steamboat bonds.....	10,000	10,000	20,000
Louisiana 8 per cent State bonds.....	49,000	28,000	
Total par and market value and amount loaned thereon....	\$455,400	\$417,152.50	\$279,268.90
Cash belonging to the Company deposited in bank.....		\$45,325.37	\$279,268.90
Total amount of cash items.....			45,325.37
Interest due and accrued on stocks not included in market value.....			1,625.00
Interest due and accrued on collateral loans.....			1,358.09
Gross premiums in due course of collection.....			21,518.10
All other property belonging to the Company, viz: advances made to Metropolitan Fire Department by request of city Controller, \$2,700.00; office furniture and fixtures, iron safes, \$5,000.00; total.....			7,816.67
Aggregate amount of all actual available Assets.....			\$780,792.54

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	\$9,000.00	
Net amount of unpaid losses.....		9,000.00
Re-insurance at 50 per cent prem. on fire risks under one year..	\$148,598.03	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	29,232.28	
Amount required to safely re-insure all outstanding risks.....		172,973.07
Cash dividends declared to stockholders remaining unpaid.....		111.30
Salaries and other miscellaneous expenses due and accrued.....		1,800.00
All other demands against the Company, viz: return premiums.....		1,500.00
Total liabilities, except capital and net surplus.....		\$185,384.37
Joint-stock capital paid up in cash.....		300,000.00
Surplus beyond capital.....		295,408.17
Aggregate liabilities, including paid up capital and net surplus.....		\$780,792.54

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$338,725.92	
Deduct re-insurance, rebate, and return premium.....	24,267.30	
Net cash received for premiums.....		\$314,458.62
Interest received on bonds and mortgages.....		4,682.36
Interest and dividends received from all other sources.....		39,508.89
Income from all other sources, viz: rents.....		500.00
Aggregate income received during the year.....		\$359,149.87

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses on fire risks.....	\$143,044.76	
Deduct salvages and reinsurances.....	2,231.44	
Net amount paid for losses.....		\$140,813.32
Cash dividends actually paid.....		49,441.20
Paid for commissions and brokerage.....		22,332.17
Salaries and other charges of officers, clerks, and other employés.....		42,229.67
Amount paid for state, national and local taxes.....		8,033.37
All other payments, viz : office rent, fire patrol, survey, stationery, advertising, traveling and other incidental expenses.....		24,432.38
Aggregate Expenditures during the year in cash.....		<u>\$287,282.11</u>

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

LOCATED IN PROVIDENCE, R. I.

[Incorporated May, 1859.]

THOMAS G. TURNER, *President.*FREDERICK W. ARNOLD, *Secretary.*

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the Company unincumbered.....	61,321.60
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Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Old National Bank stock, Providence.....	\$50,000.00	\$59,000.00	
National Bank of Commerce stock, Providence.	25,000.00	26,000.00	
American National Bank stock, Providence....	25,000.00	26,500.00	
Third National Bank stock, Providence.....	3,000.00	3,600.00	
Butchers' and Drovers' Bank stock, Providence.	5,000.00	5,000.00	
Manufacturers National Bank stock, Providence.	15,000.00	16,050.00	
First National Bank stock, Warren.....	10,000.00	11,000.00	
Commercial National Bank stock, Providence...	5,000.00	5,500.00	
Union Park stock, Providence.....	5,000.00	5,250.00	
Rhode Island National Bank stock, Providence.	5,000.00	5,600.00	
N. Y. 7 per cent Street Improvement bonds....	50,000.00	51,000.00	
Total par and market value.....	<u>\$198,000.00</u>	<u>\$214,500.00</u>	\$214,500.00
Cash in the Company's principal office, in currency.....		\$140.99	
Cash belonging to the Company deposited in bank.....		21,108.16	
Total amount of cash items.....			21,249.15
Gross premiums in due course of collection.....			22,120.15
All other property belonging to the Company, viz : rents due and accrued.....			300.00
Gross amount of all the Assets of the Company.....			<u>\$319,490.90</u>
Amount which should be deducted from the above Assets, viz : from item No. 17.			200.00
Aggregate amount of all actual available Assets.....			<u>\$319,290.90</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$2,470.00	
Losses resisted, including interest, costs and expenses.....	1,700.00	
Total amount of claims for losses.....		\$4,170.00
Re-insurance, <i>pro rata</i> , on fire risks running one year, and more.....	\$40,452.20	
Re-insurance at 50 per cent on inland navigation risks.....	17,529.41	
Re-insurance at 50 per cent of prem. on unexpired marine risks.....	394.13	
Premiums received and receivable on all unexpired marine risks.....	6,034.36	
Amount required to safely re-insure all outstanding risks.....		64,410.10
Cash dividends declared to stockholders on capital remaining unpaid.....		393 00
Salaries and other miscellaneous expenses due and accrued.....		1,100.00
Brokerage and other charges due and to become due to agents and brokers.....		2,000.00
Total liabilities, except capital and net surplus.....		\$72,073.10
Joint-stock capital paid up in cash.....		200,000.00
Surplus beyond capital.....		47,217.80
Aggregate liabilities, including paid up capital and net surplus.....		<u>\$319,290.90</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$105,980.78	\$33,259.61	
Deduct re-insurance, rebate, and return premium.....	8,710.78	5,020.18	
Net cash received for premiums.....	<u>\$97,270.00</u>	<u>\$28,239.43</u>	\$125,509.43
Interest and dividends received from all other sources.....			11,460.27
Income from all other sources, viz: rents.....			3,845.02
Aggregate income received during the year in cash.....			<u>\$140,814.72</u>

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$37,512.03	\$16,181.27	
Deduct salvages and re-insurance.....	1,600.00	77.45	
Net amount paid for losses.....	<u>\$35,912.03</u>	<u>\$16,103.82</u>	\$52,015.85
Cash dividends actually paid.....			19,858.00
Paid for commissions and brokerage.....			13,455.24
Salaries and other charges of officers, clerks, and other employes and all office expenses.....			11,258.51
Amount paid for state, national, and local taxes.....			3,123.54
All other payments and expenditures, viz: uncollectable premiums charged profit and loss.....			108.94
Aggregate expenditures during the year.....			<u>\$99,820.08</u>

EXCHANGE FIRE INSURANCE COMPANY.

LOCATED IN BOSTON, MASS.

[Incorporated March, 1870.]

DAVID H. SWEETSER, *President.*SAMUEL APPLETON, *Secretary.*

Attorney in Connecticut, W. E. BAKER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$119,114.78
Interest accrued on bond and mortgage loans	1,264.46
Value of the lands mortgaged.....	\$177,000.00
Buildings (insured for \$27,600).....	83,200.00
Total value of mortgaged premises.....	<u>\$260,200.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Shawmut National Bank stock, Boston.....	\$5,500.00	\$6,985.00	
Exchange National Bank stock, Boston.....	4,100.00	7,052.00	
Central National Bank stock, Lynn.....	5,000.00	6,750.00	
United States 6's bonds 1881 (gold).....	18,000.00	20,610.00	
Boston & Albany Railroad bonds.....	10,000.00	10,600.00	
Total par and market value	<u>\$42,600.00</u>	<u>\$51,997.00</u>	\$51,997.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
United States 5-20 bonds.....	\$20,000	\$22,200	\$18,300	
United States 6's bonds.....	2,500	3,225	2,500	
City Bank stock, Lynn.....	15,600	20,960	15,900	
First National Bank stock, Lynn.....	9,600	11,520	9,500	
Central National Bank stock, Lynn.....	7,500	9,375	7,400	
City of Lynn bonds.....	11,000	10,450	9,000	
Cedar Rapids Railroad bonds.....	1,000	955	850	
Total amount.....	<u>\$67,200</u>	<u>\$78,685</u>	<u>\$63,450</u>	\$63,450.00

Cash in the Company's principal office, in currency.....	\$11,310 75	
Cash belonging to the Company deposited in bank.....	4,281 22	
Total amount of cash items.....		15,591.97
Interest due and accrued on stocks not included in "market value".....		589.95
Interest due and accrued on collateral loans.....		1,084.42
Gross premiums in due course of collection and balances in hands of agents after deducting charges.....		11,024.00
All other property, viz: office furniture, maps, &c. cost \$2,600.00 (not including books and stationery in use 13 months.....)		1,500.00
Aggregate amount of all actual available Assets.....		<u>\$265,616.58</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$1,500.00	
Losses resisted, including interest, costs and expenses.....	300.00	
Net amount of unpaid losses.....		\$1,800.00
Re-insurance at 50 per cent prem. on fire risks under one year...	\$33,224.20	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	20,516.60	
Amount required to safely re-insure all outstanding risks.....		53,740 80
Cash dividends declared to stockholders on capital remaining unpaid.....		40.00
Total liabilities, except stock and net surplus.....		\$55,580.80
Joint-stock capital paid up in cash.....		200,000.00
Surplus beyond capital.....		10,035.78
Aggregate liabilities, including capital and net surplus.....		<u>\$265,616.58</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$91,927.16	
Deduct re-insurance, rebate, and return premium.....	5,880.80	
Net cash received for premiums.....		86,046.36
Interest received on bonds and mortgages.....		3,296.12
Interest and dividends received from all other sources.....		4,216.78
Aggregate income received during the year in cash.....		<u>\$93,559.26</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$140,852.20
Cash dividends actually paid.....	3,960.00
Paid for commissions and brokerage.....	10,805.61
Salaries and other charges of officers, clerks and other employes.....	5,810.52
Amount paid for state, national and local taxes.....	2,072.09
All other payments, viz: office agency and incidental expenses.....	9,946.93
Aggregate expenditures during the year in cash.....	<u>\$46,680.35</u>

EASTERN FIRE INSURANCE COMPANY.

LOCATED IN BANGOR, MAINE.

[Incorporated Feb. 12, 1869.]

THOMAS I. STEWART, *President.*JOSEPH W. FREESE, *Secretary.*

Attorney in Connecticut, GEO. S. LESTER, New Haven.

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$225,000.00
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II. ASSETS.

Loans on bond and mortgage (first liens).....	186,500.00
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Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
European & North American Railroad bond.....	\$1,000.00	\$870.00	
Bangor & Piscataquis Railroad bond.....	3,000.00	2,760.00	
European & North American Railroad bonds...	16,000.00	14,410.67	
Maine Central Railroad bonds.....	2,500.00	2,500.00	
European & North American Railroad bonds...	5,000.00	4,417.50	
State of Maine 6 per cent bonds	10,000.00	10,000.00	
Connecticut Western Railroad 7 per cent bonds.	5,000.00	4,500.00	
City of Charlestown Water loan bonds.....	5,000.00	5,000.00	
City of Bath 6 per cent bonds.....	5,500.00	4,950.00	
State of Maine 6 per cent bonds.....	3,000.00	3,000.00	
City of Bath 6 per cent bonds.....	3,000.00	2,700.00	
United States 5-20 bonds.....	1,000.00	1,110.00	
Total par and market value.....	<u>\$60,000.00</u>	<u>\$56,218.17</u>	\$56,218.17

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Mercantile National Bank stock.....	\$5,000	\$5,050	\$5,000
Traders National Bank stock	5,000	6,000	5,000
First National Bank stock	2,000	3,000	2,000
Mercantile National Bank stock.....	2,000	2,020	2,000
Second National Bank stock.....	1,000	1,500	1,000
Bangor Gas Light Co. stock.....	1,100	1,155	1,000
Second National Bank stock.....	3,000	4,500	3,000
Traders National Bank stock.....	2,000	2,400	2,000
Kenduskeag National Bank stock.....	1,000	1,150	1,000
First National Bank stock.....	1,000	1,500	1,000
Kenduskeag National Bank stock.....	1,300	1,456	1,000

FIRE AND FIRE-MARINE INSURANCE

	Par value.	Market value.	Amount loaned.
Maine Central Railroad Int. scrip.....	2,500	2,500	2,500
Maine Telegraph Co. stock.....	500	550	500
Bangor Gas Light Co. stock.....	500	525	500
Farmers National Bank stock.....	200	280	200
Bangor Gas Light Co. stock.....	300	315	300
Bangor Savings Bank stock.....	500	500	500
Farmers National Bank stock.....	500	575	500
Eastern Express Co. stock.....	2,000	3,500	2,000
Farmers National Bank stock.....	1,500	1,725	1,500
Maine Central Railroad Co. gold bond.....	1,000	900	500
Stillwater Canal Corporation stock.....	10,000	5,000	2,500
Merchants National Bank stock.....	3,200	4,800	2,500
Bangor City E. N. A. R. R. bond, 1921.....	1,000	870	500
Total par and market value and amount loaned.....	<u>\$48,100</u>	<u>\$51,721</u>	<u>\$38,500</u>
Cash in the Company's principal office, in currency.....			\$38,500.00
Cash belonging to the Company deposited in bank.....			21,979.22
Total amount of cash items.....			22,965.17
Interest due and accrued on stocks, not included in market value.....			690.00
Gross premiums in due course of collection.....			16,545.57
Bills receivable, not matured, taken for fire, marine and inland risks.....			67,699.72
All other property belonging to the Company, viz: salvage property and claims, on losses already paid, \$1,250.00; office furniture, \$658.55; total.....			1,908.55
Aggregate amount of all actual available Assets.....			<u>\$391,027.18</u>

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$3,750.00
Losses unadjusted, including all reported and supposed losses....	<u>\$35,994.49</u>
Net amount of unpaid losses.....	\$39,744.49
Re-insurance at 50 per cent prem. on fire risks under one year..	\$47,009.81
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	8,634.68
Premiums received and receivable on all unexpired marine risks.	66,988.97
Amount required to safely re-insure all outstanding risks.....	122,633.46
All other demands against the Company, viz: bills payable.....	935.00
Total liabilities except capital and net surplus.....	\$163,312.94
Joint-stock capital paid up in cash.....	225,000.00
Surplus beyond capital.....	2,714.24
Aggregate liabilities, including capital.....	<u>\$391,027.18</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.
Gross cash premiums received.....	\$112,006.87	\$113,965.55
Deduct re-insurance, rebate and return premium.....	9,154.67	11,845.36
Net cash received for premiums.....	<u>\$102,852.20</u>	<u>\$102,120.19</u>
Premiums not paid in cash during the year.....		\$67,699.72
Interest and dividends received from all other sources.....		1,637.25
Aggregate income received during the year in cash.....		<u>\$206,609.64</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.
Gross amount paid for losses.....	\$17,957.14	\$79,585.62
Deduct salvages and re-insurances.....		3,792.50
Net amount paid for losses.....	<u>\$17,957.14</u>	<u>\$75,793.12</u>
Paid or allowed for commissions and brokerage.....		23,432.28
Salaries, and other charges of officers, clerks, and other employes.....		10,389.40
Aggregate amount of actual expenditures during the year in cash.....		<u>\$127,571.94</u>

EXCHANGE FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated, May 13, 1853.]

JAMES VAN NORDEN, *President*,GEO. W. MONTGOMERY, *Secretary*,

Attorney in Connecticut, JUDAH FRISBIE, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	\$200,010.00
Whole amount of capital actually paid up in cash.....	200,010.00

II. ASSETS.

Loans on bond and mortgage (first liens).....	123,875.00
Interest due and unpaid on bond and mortgage loans.....	550.00
Interest accrued on bond and mortgage loans.....	1,300.52
Value of the lands mortgaged.....	\$154,000.00
Value of the buildings mortgaged.....	200,000.00
Total value of mortgaged premises.....	<u>\$354,000.00</u>

Stocks and Bonds owned by the Company:

	Par value.	Market value.	
United States Government 1867 bonds.....	\$20,000.00	\$22,700.00	
United States Government bonds, 1864.....	2,000	2,200	2,000
United States Government 1881 bonds.....	10,000.00	11,550.00	
United States Government 1864 bonds.....	10,000.00	11,100.00	
United States Government bonds, 1867.....	1,000	1,135	1,000
United States Government 10-40 bonds.....	10,000.00	11,000.00	
Total par and market value.....	<u>\$50,000.00</u>	<u>\$56,350.00</u>	\$56,350.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
United States Government bonds, 1865.....	\$2,500	\$2,817.50	\$2,500	
United States Government bonds, 1864.....	2,000	2,200	2,000	
United States Government bonds, 1867.....	500	567.50	500	
United States Government bonds, 1867.....	1,000	1,135	1,000	
Cafsmens Life Insurance Co. stock.....	1,000	1,000	1,800	
Manhattan Life Insurance Co. stock.....	500	2,000	800	
Manhattan Life Insurance Co. stock.....	1,500	6,000	2,000	
St. Nicholas Fire Insurance Co. stock.....	1,775	1,775	700	
Commercial Fire Insurance Co. stock.....	500	500	350	
National Mechanics Banking Association stock.....	3,750	4,350	3,700	
Total amount.....	<u>\$15,025</u>	<u>\$22,345</u>	<u>\$14,350</u>	\$14,350.00

Cash in Company's principal office, in currency.....	\$12,174.74
Cash belonging to the Company deposited in bank.....	51,921.77

Total amount of cash items.....	64,096.51
Interest due and accrued on collateral loans.....	167.41
Gross premiums in due course of collection.....	18,581.58
Bills receivable other than those taken for premiums, N. Y. Fire Department Fund, \$1,350.00; office furniture and fixtures \$1,600.00; total.....	2,950.00
Aggregate amount of all actual available Assets.....	<u>\$282,221.02</u>

III. LIABILITIES.

Losses unadjusted, including all reported or supposed losses....	\$1,000.00	
Losses resisted, including interest, costs, and expenses,.....	7,500.00	
Net amount of unpaid losses.....		\$8,500.00
Re-insurance at 50 per cent of prem. on fire risks under one year,	\$49,940.25	
Re-insurance <i>pro rata</i> , on fire risks running more than one year.	1,754.46	
Re-insurance at 50 per cent on inland navigation risks.....	498.13	
Amount required to safely re-insure all outstanding risks.....		52,192.84
Due and accrued for salaries, rent, advertising, and for agency, &c.....		1,500.00
Total liabilities, except capital and net surplus.....		\$62,209.64
Joint-stock capital paid up in cash.....		200,010.00
Surplus beyond capital.....		20,001.38
Aggregate liabilities, including paid-up capital, and net surplus.....		<u>\$282,221.02</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$112,249.68	\$996.25	
Deduct re-insurance, rebate, and return premium.	3,488.69		
Net cash received for premiums.....	<u>\$108,760.99</u>	<u>\$996.25</u>	\$109,757.24
Received for interest on bonds and mortgages.....			6,203.42
Interest and dividends received from all other sources.....			5,303.76
Income received from other sources, viz: rents, borrowed money, &c.....			270.83
Increased capital.....		\$50,010.00	
Aggregate income received during the year in cash.....			<u>\$121,535.25</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount paid for losses.....	\$42,218.49	\$93.34	
Deduct salvages and re-insurances.....	300.00		
Net amount paid for losses.....	<u>\$41,918.49</u>	<u>\$93.34</u>	\$42,011.83
Paid for commissions and brokerage.....			12,784.66
Salaries and other charges of officers, clerks and other employés.....			19,936.13
Amount paid for state, national and local taxes.....			3,497.25
Aggregate Expenditures during the year in cash.....			<u>\$78,229.87</u>

FIREMAN'S FUND FIRE INSURANCE COMPANY.

LOCATED IN SAN FRANCISCO.

[Incorporated May 13, 1863.]

DAVID J. STAPLES, *President*.CHARLES R. BOND, *Secretary*.

Attorney in Connecticut, C. B. BOWERS, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	\$165,000.00
Loans on bond and mortgage (first liens).....	217,648.60
Loans on bond and mortgage upon which more than one year's interest is due..	27,600.00
Interest due on bond and mortgage loans.....	9,244.31
Value of the lands mortgaged.....	\$410,650.00
Value of the buildings mortgaged....	153,900.00
Total value of mortgaged premises.....	<u>\$564,550.00</u>

Stocks and bonds owned by the Company.

	Par value.	Market value.	
Virginia State 6 per cent bonds.....	\$39,900.00	\$19,788.25	
United States Registered 5-20 bonds.....	10,000.00	10,500.00	
Currency at 90 c.....		3,028.82	
Total par and market value.....	<u>\$49,900.00</u>	<u>\$27,259.43</u>	\$27,259.43

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Merchants Mutual Marine Insurance Co. stock.....	\$5,000	\$5,000	\$5,000
San Francisco Dock Co. stock.....	8 000	2,400	1,000
Total amount.....	<u>\$13,000</u>	<u>\$7,400</u>	<u>\$6,000</u>
			6,000.00

Cash in the Company's principal office, in gold.....	\$18,751.56
Cash belonging to the Company deposited in bank, gold.....	313,410 61
Total amount of cash items.....	332,162.17
Interest due and accrued on stocks not included in "market value".....	954.00
Interest due and accrued on collateral loans.....	975.30
Gross premiums in due course of collection.....	13,737.15
Bills receivable, not matured, taken for fire, marine and inland risks.....	1,985.50
All other property belonging to the Company, viz: salvage property and claims, on losses already paid, \$497.89; rents due and accrued, \$150.00; Skeels B. & B., \$3,700.00; stamps, \$2,129 23; personal accounts, \$5,022.33; total.....	54,221.24
Aggregate amount of all actual available Assets.....	<u>\$856,787.70</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$91,571.42
Losses unadjusted, including all reported and supposed losses...	54,271.47
Losses resisted, including interest, costs and expenses.....	1,350 62
Total gross amount of claims for losses.....	\$147,193.51
Deduct re-insurance and salvage claims thereon.....	\$6,045.75
Net amount of unpaid losses.....	\$141,147.76
Re-insurance at 50 per cent of prem. on fire risks under one year,	\$128,615.05
Re-insurance, <i>pro rata</i> , on fire risks running more than one year,	11,020.96
Re-insurance at 100 per cent on marine risks.....	18,131.65
Amount required to safely re-insure all outstanding risks.....	\$157,767.66
Cash dividends declared to stockholders on capital remaining unpaid.....	225.50
Salaries, rent, advertising and for agency and other miscellaneous expenses....	1,329.22
All other demands against the Company, viz: bills payable Eastern, \$145,710.62; Marine bills payable, \$332.60; personal accounts, \$195.38; total.....	146,238.60
Total liabilities, except stock and net surplus.....	\$446,708.74
Joint stock capital paid up in cash.....	\$500,000.00
Aggregate liabilities, including paid up capital and net surplus.....	<u>\$946,708 74</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$307,738.23	\$103,955.78	
Deduct re-insurance, rebate, and return premium.....	9,555.42	22,028.58	
Net cash received for premiums.....	<u>\$298,182.81</u>	<u>\$81,927.20</u>	\$380,110.01
Bills and notes received during the year for premiums, remaining unpaid.....		\$1,985.50	
Interest on bonds and mortgages and bills receivable.....			40,929.15
Interest and dividends received from all sources.....			631.53
Income received from all other sources, viz: rents, \$15,616.83; sales of gold, \$286.17; tax on policies, \$988.83; total.....			16,891.83
Received for calls on capital.....	\$250,000.00		
Aggregate income received during the year in cash.....			<u>\$438,562.52</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount of claims for losses.....	\$323,586.59	\$132,368.64	
Deduct re-insurance thereon.....	19,343.69	12,330.12	
Net amount paid during the year for losses....	<u>\$304,242.90</u>	<u>\$120,038.52</u>	\$424,281.42
Cash dividends actually paid.....			49,774.50
Paid or allowed for commissions and brokerage.....			46,446.34
Salaries and other charges of officers, clerks, and other employes.....			33,577 50
Amount paid for state, national and local taxes.....			10,816.43
All other payments, viz: overdrafts, \$1,206.18; all other expenses, \$47,965.10..			49,171.28
Aggregate expenditures during the year in cash.....			<u>\$614,067.47</u>

FIREMEN'S INSURANCE COMPANY.

LOCATED IN NEW YORK

[Incorporated, 1825.]

J. V. HARIOTT, *President.*ABNER HAYWARD, *Secretary.*

Attorney in Connecticut, CHAS. W. PRESTON, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$204,000.00
Whole amount of capital actually paid up in cash.....	204,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	88,500.00
Interest accrued on bond and mortgage loans.....	2,210.28
Value of the lands mortgaged.....	\$153,000.00
Buildings (insured for \$85,675).....	116,000.00
Total value of said mortgaged premises.....	<u>\$269,000.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
U. S. Registered bonds 1865.....	\$45,000.00	\$51,750.00	
U. S. Registered bonds 1868.....	30,000.00	34,800.00	
U. S. Registered bonds 1862.....	39,000.00	42,900.00	
U. S. Registered bonds, currency.....	10,000.00	11,500.00	
Chicago & N. W. Railroad bonds.....	37,000.00	37,000.00	
New York Central Railroad bonds.....	19,000.00	17,655.00	
Total par and market value.....	<u>\$180,000.00</u>	<u>\$195,605.00</u>	\$195,605.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Chicago, Rock Island & Pacific Railroad Co.....	\$10,000	\$10,700	\$10,000	
New York Balance Dock Co.....	1,500	1,500		
Total par and market value and amount loaned thereon....	<u>\$11,500</u>	<u>\$12,200</u>	<u>\$10,000</u>	10,000.00
Cash in the Company's principal office, in currency.....			\$113.40	
Cash belonging to the Company deposited in bank.....			5,693.79	
Total amount of cash items.....				5,807.19
Interest due and accrued on stocks not included in market value.....				1,269.15
Gross premiums in due course of collection.....				12,223.92
All other property belonging to the company, viz : due from other companies for re-insurances on losses already paid, \$5,000.00; lease of office, maps, burglar proof safe and furniture, \$20,000.00; total.....				25,000.00
Aggregate amount of all actual available Assets.....				<u>\$340,615.54</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$12,240.00	
Losses resisted, including interest, costs and expenses.....	5,000.00	
Net amount of unpaid losses.....		\$17,240.00
Re-insurance at 50 per cent prem. on fire risks under one year..	\$85,588.76	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	9,287.05	
Amount required to safely re-insure all outstanding risks.....		\$94,875.81
Due and to become due for borrowed money.....		15,000.00
Total liabilities, except stock and net surplus.....		\$127,115.81
Joint-stock capital paid up in cash.....		204,000.00
Surplus beyond capital.....		9,499.73
Aggregate liabilities, including paid up capital and net surplus.....		<u>\$340,615.54</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$201,733 62	
Deduct re-insurance, rebate, and return premium.....	13,687.11	
Net cash received for premiums.....		\$188,046.51
Interest received on bonds and mortgages.....		5,765.66
Interest and dividends received from all other sources.....		8,978.35
Income received from all other sources, viz : premiums on bonds and gold.....		12,995 96
Aggregate income received during the year in cash.....		<u>\$215,786.48</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	\$163,354.13	
Deduct re-insurance.....	479 76	
Net amount paid during the year for losses.....		\$162,874.37
Cash dividends actually paid.....		20,400.00
Paid for commissions and brokerage.....		23,003.19

Salaries and other charges of officers, clerks, and other employes,.....	\$14,936.48
Amount paid for state, national, and local taxes,.....	3,657.72
All other payments and expenditures, viz: interest on borrowed money, \$307.06; office rent, stationery, fire patrol and advertising, \$11,454.99; total,.....	11,762.05
Aggregate expenditures during the year in cash,.....	<u>\$236,633.81</u>

FRANKLIN FIRE INSURANCE COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated April 22, 1829.]

ALFRED G. BAKER, *President.*

J. M. McALLISTER, *Secretary.*

Attorney in Connecticut, J. W. SMITH, Waterbury.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$400,000.00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$2,714,553.78
Interest accrued on bond and mortgage loans.....	41,397.08
Value of buildings (insured for \$2,618,979.88).....	<u>\$6,084,826.67</u>

Stocks and Bonds owned by the Company:

	Par value.	Market value.
United States bonds 1881.....	\$5,000.00	\$5,750.00
United States 10 40 bonds.....	40,000.00	44,000.00
Pennsylvania state bonds 5-10's.....	5,000.00	5,150.00
Philadelphia City bonds 1894.....	6,000.00	6,015.00
Commercial National Bank stock.....	5,000.00	6,200.00
Bank of Kentucky stock.....	20,000.00	20,200.00
Franklin Fire Insurance Co. stock.....	9,100.00	43,225.00
Insurance Co., State of Pennsylvania stock.....	2,600.00	3,250.00
Insurance Co. of North America stock.....	1,500.00	5,587.50
Continental Hotel Co. stock, Philadelphia.....	1,600.00	1,360.00
American Steamship Co. bonds.....	10,000.00	10,000.00
Alabama state bonds.....	10,000.00	6,800.00
Philadelphia City Warrants.....	183.00	183.00
Total par and market value.....	<u>\$115,983.00</u>	<u>\$157,720.50</u>

157,720.50

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Franklin Fire Insurance Co. stock.....	\$400	\$1,900	\$2,000
Franklin Fire Insurance Co. stock.....	4,500	21,375	4,500
Franklin Fire Insurance Co. stock.....	1,000	4,750	1,000
Pennsylvania Railroad Co. stock.....	1,800	2,106	1,950
Franklin Fire Insurance Co. stock.....	100	475 }	1,450
Commercial National Bank stock.....	1,000	1,240 }	

	Par value.	Market value.	Amount loaned.
Commercial National Bank stock.....	800	372 }	1,200
Franklin Fire Insurance Co. stock.....	800	1,425 }	
Camden & Amboy Railroad Co. stock.....	7,000	9,030	800
Delaware & Maritan Canal stock.....	1,000	1,290	1,000
United States 5-10 Coupon bonds.....	500	550	350
United States 5-10 Coupon bonds.....	1,000	1,110	1,000
Total par and market value and amount loaned thereon....	<u>\$18,900</u>	<u>\$45,623</u>	<u>\$12,550</u>
			\$12,550.00
Call loans with United States bonds as collateral.....		\$110,000.00	
Cash in the Company's principal office, in currency.....		703.62	
Cash belonging to the Company deposited in bank.....		136,172.19	
Cash belonging to the company deposited in bank gold and prem.....		2,958.86	
Total amount of cash items.....			249,834.67
Interest due and accrued on stocks not included in "market value".....			180.00
Interest due and accrued on collateral loans.....			1,508.63
All other property belonging to the Company, viz: U. S. revenue stamps, \$105.73; re-insurance deposit prem's \$2,869.00; in hands of agents, \$75,029.55; total..			78,004.28
Aggregate amount of all Assets of the Company, at their actual value.....			<u>\$3,255,748.94</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$56,833.35
Losses unadjusted, including all reported and supposed losses...	95,796.12
Losses in process of adjustment in Chicago.....	100,000.00
Losses resisted, including interest, costs and expenses.....	7,750.00
Net amount of unpaid losses.....	\$260,379.47
Amount required to safely re-insure all outstanding risks.....	669,255.64
Amount reclaimable by the insured on perpetual fire insurance policies.....	1,403,179.03
Cash dividends declared to stockholders on capital remaining unpaid.....	2,696.00
Due and to become due for borrowed money.....	74,883.34
All other demands against the Company, viz: surveys, \$4,085.00; surveyors, \$8,785.75; total.....	12,870.75
Total liabilities, except capital and net surplus.....	\$2,423,264.23
Joint stock capital actually paid up in cash.....	400,000.00
Surplus beyond capital.....	432,484.71
Aggregate liabilities, including capital and net surplus.....	<u>\$3,255,748.94</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$1,267,248.53
Deduct re-insurance, rebate, and return premium.....	86,618.53
Net cash received for premiums.....	\$1,180,630.00
Received for interest on bonds and mortgages.....	164,481.42
Interest and dividends received from all other sources.....	33,914.65
Income from all other sources, viz: gain on stocks, \$4,259.90; policies and trans- fers, \$5,723.00; deposit money retained, \$4,347.81; surveys, \$2,528.00; total..	16,858.71
Deposit premiums, perpetual fire risks.....	\$174,722.76
Aggregate income received during the year in cash.....	<u>\$1,395,884.78</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$928,434.78
Of which Chicago received.....	\$419,596.85
Cash dividends actually paid, gold.....	93,812.00
Paid and allowed for commissions and brokerage.....	203,908.29
Salaries and other charges of officers, clerks, and other employes.....	151,367.36
Paid for state, national and local taxes.....	27,025.43
All other payments, viz: revenue stamps, \$10,904.10; loss expenses, \$10,582.45; surveyors, \$2,046.00; miscellaneous, \$17,202.73; total.....	40,734.88
Amount of deposit premium returned during the year on per- petual fire risks.....	\$31,363.87
Aggregate Expenditures during the year in cash.....	<u>\$1,445,282.74</u>

GERMAN INSURANCE COMPANY.

LOCATED IN ERIE, PENN.

[Incorporated February 27, 1867.]

M. SCHLAUDECKER, *President.*

JOS. EICHENLAUB, JR., *Secretary.*

Attorney in Connecticut, GEO. S. LESTER, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage (first liens).....	170,195.00
Interest accrued on bond and mortgage loans.....	5,410.13

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Erie City bonds.....	\$2,000.00	\$2,034.00	
			2,034.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Erie City Water bonds.....	\$15,000	\$15,000	\$10,000
Conneautville Borough bonds.....	2,000	2,034	2,000
German Savings Bank stock.....	4,785	4,785	4,350
Judgment bonds.....	5,400	5,400	2,700
Total par and market value and amount loaned thereon.	\$27,185	\$27,185	\$19,050
			\$19,050.00

Cash in the Company's principal office, in currency.....	\$184.91
Cash belonging to the Company deposited in bank.....	21,962.31
Total amount of cash items.....	\$22,147.22
Interest due and accrued on collateral loans.....	642.00
Gross premiums in due course of collection.....	14,794.75
Bills receivable, not matured for fire risks.....	583.49
All other property, viz: office furniture.....	2,260.59
Aggregate amount of all actual available Assets.....	\$237,117.18

III. LIABILITIES.

Net amount of unpaid losses,.....	\$243.48
Re-insurance at 50 per cent of prem. on fire risks under one year.....	\$17,675.71
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	9,595.40
Amount required to safely re-insure all outstanding risks.....	27,271.11
Salaries and other miscellaneous expenses due and accrued.....	3,168.49
All other demands against the Company, viz: commissions, U. S. taxes due and accrued, \$150.00; brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection \$2,219.21.....	2,369.21
Total Liabilities, except capital and net surplus.....	\$33,052.29
Joint-stock capital paid up in cash.....	200,000.00
Surplus beyond capital.....	4,064.89
Aggregate Liabilities, including capital and net surplus.....	\$237,117.18

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$45,292.20	
Deduct re-insurance, rebate and return premium.....	561.17	
Net cash received for premiums.....		\$44,731.03
Interest received on bonds and mortgages.....		2,649.00
Income from all other sources, viz : from German Savings Institution on deposits.....		642.54
Aggregate income received during the year in cash.....		<u>\$48,022.67</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$6,332.35	
Cash dividends actually paid.....	15,000.00	
Paid for commissions and brokerage.....	4,517.27	
Salaries and other charges of officers, clerks and other employés.....	5,003.46	
Amount paid for state, national and local taxes.....	1,456.03	
All other payments, viz : office agency and incidental expenses.....	3,314.37	
Aggregate expenditures during the year in cash.....		<u>\$35,623.48</u>

GERMANIA FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated, 1859.]

RUDOLPH GARRIGNE, *President.*HUGO SCHUMANN, *Secretary.*

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	53,450.33
Loans on bond and mortgage, (first liens).....	412,400.00
Interest accrued on bond and mortgage loans.....	9,012.00
Value of lands mortgaged.....	\$456,500.00
Buildings (insured for \$413,250.00).....	555,500.00
Total value of mortgaged premises.....	<u>\$1,012,000.00</u>

Stocks and Bonds owned by the Company :

	Par Value.	Market Value.	
United States 5-20 registered bonds of 1867.....	\$400,000.00	\$440,000.00	
National Park Bank stock.....	5,000.00	7,500.00	
South Carolina bonds.....	20,000.00	16,000.00	
Neptune Insurance Co. (in liquidation).....	2,000.00	100.00	
Total par and market value.....	<u>\$427,000.00</u>	<u>\$463,600.00</u>	<u>463,600.00</u>

Cash in the Company's principal office.....	\$9,865.81	
Cash belonging to the Company deposited in Bank.....	19,284.19	
Total amount of cash items.....		29,150.00
Gross premiums in due course of collection.....		4,859.98
Bills receivable, not matured, taken for fire marine and inland risks.....		852.79
All other property, viz: salvage property and claims, on losses already paid, \$6,275.00; rents due and accrued, \$800.00; bills receivable other than those taken for premiums, \$4,001.39; cash in hands of agents and in course of trans- mission, \$38,325.73; U. S. Rev. stamps, \$24.00; office fixtures and furniture, \$10,850.50; total.....		60,276.62
Aggregate amount of all actual available Assets.....		<u>\$1,033,601.72</u>

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$14,928.32	
Losses unadjusted, including all reported or supposed losses.....	21,123.48	
Losses resisted, including interest, cost and expenses.....	13,301.97	
Net amount of unpaid losses.....		\$49,353.77
Re-insurance at 50 per cent of prem. on fire risks under one year.....	\$336,959.88	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	62,282.50	
Re-insurance at 50 per cent on inland navigation risks.....	277.99	
Amount required to safely re-insure all outstanding risks.....		399,522.37
Total liabilities, except stock and net surplus.....		\$448,876.14
Joint stock capital actually paid up in cash.....		500,000.00
Surplus beyond capital.....		84,725.58
Aggregate Liabilities, including capital and net surplus.....		<u>\$1,033,601.72</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$832,408.49	\$15,022.99	
Deduct re-insurance, rebate and return premiums.....	71,140.60		
Net cash received for premiums.....	\$761,267.89	\$15,022.99	\$776,290.88
Bills and notes received during the year for premiums, unpaid...		\$375.00	
Interest received on bonds and mortgages.....			23,445.62
Interest and dividends received from all other sources.....			42,261.84
Income received from all other sources, viz: rents.....			15,738.70
Aggregate Income received during the year in cash.....			<u>\$857,737.04</u>

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$643,669.65	\$15,167.00	
Deduct re-insurances.....	45,854.26		
Net amount paid for losses.....	\$597,815.39	15,167.00	\$612,982.39
Cash dividends actually paid.....			50,000.00
Paid and allowed for commissions and brokerage.....			110,923.87
Salaries and other charges of officers, clerks, agents, and other employes.....			44,239.58
Amount paid for state, national and local taxes.....			20,210.74
All other payments and expenditures, viz: traveling, office, agency, fire patrol, and advertising expenses, \$81,048.37; rents, \$15,197.27; total.....			96,245.64
Aggregate expenditures during the year.....			<u>\$934,602.22</u>

GIRARD FIRE AND MARINE INSURANCE COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated March, 1853.]

THOMAS CRAVEN, *President.*JAMES B. ALVORD, *Secretary.*

Attorney in Connecticut, RALPH GILLETTE, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	176,000.00
Loans on bond and mortgage, (first liens)....	107,100.00
Loans on bond and mortgage upon which more than one year's interest is due, in process of foreclosure.....	2,950.00
Interest due and accrued on bond and mortgage loans.....	1,952.93
Value of the lands mortgaged.....	\$81,300.00
Value of the buildings mortgaged.....	215,200.00
Total value of said mortgaged premises.....	<u>\$296,500.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds.....	\$23,100.00	\$26,450.00	
United States 5 per cent bonds.....	70,000.00	77,000.00	
Susquehanna Coal Co. bonds.....	3,000.00	3,000.00	
Pennsylvania Railroad Co. bonds.....	23,000.00	23,690.00	
Pennsylvania Railroad Co. gen. mortgage. bonds.	10,000.00	9,500.00	
Camden & Amboy Railroad Co. 6 per ct. bonds.	10,000.00	8,980.00	
Lehigh Navigation Co. 6 per cent bonds.....	11,000.00	10,450.00	
North Penn. Railroad Co. 7 per cent bonds.....	2,000.00	1,900.00	
City of Philadelphia 6 per cent loan.....	7,800.00	7,760.00	
Williamsport School loan.....	5,000.00	5,000.00	
American Steamship Company loan.....	5,000.00	5,000.00	
Union Pacific Railroad Co. 6 per cent loan.....	5,000.00	4,700.00	
State of Pennsylvania 6 per cent bonds.....	3,000.00	3,090.00	
Girard Fire & Marine Insurance Co. stock.....	8,500.00	9,775.00	
Total par and market value.....	<u>\$186,400.00</u>	<u>\$196,295.00</u>	\$196,295.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Lehigh Coal & Navigation Co. stock.....	\$10,000	\$7,900	15,000
Pennsylvania Railroad Co stock.....	5,000	5,850	
Lehigh Nav. gold loan.....	5,000	4,500	
United States 5-20 bonds 1865.....	2,000	2,250	
Girard F. & M. Insurance Co. stock.....	6,000	6,865	4,742.08
Fire Association stock.....	100	180	150
Total par and market value and amount loaned thereon....	<u>\$28,100</u>	<u>\$27,445</u>	<u>\$19,892.08</u>
			\$19,892.08

All other loans made by the Company, as follows, viz: real estate security, \$2,500.00; loans on personal security, \$1,532.81; total.....	4,032.81
Cash in the Company's principal office, in currency, checks and drafts.....	\$14,153.28
Cash belonging to the Company deposited in banks.....	22,466.11
Total amount of cash items.....	36,619.39
Interest due and accrued on collateral loans.....	556.00
Interest due and accrued on stocks not included in market value.....	530.00
Gross premiums in due course of collection.....	12,097.18
Bills receivable, not matured, taken for fire, marine and inland risks.....	924.00
All other property belonging to the Company, viz: rents due and accrued, \$50.00; due from other companies for re-insurances on losses already paid, \$1,904.75; fixtures and furniture of this office, \$3,000.00; deposits in other Insurance Co's \$1,500.00; internal revenue and postage stamps, \$54.07; furniture, fixtures and franchises of the Quaker City bank, \$7,500.00; total.....	14,008.82
Aggregate amount of all Assets of the Company, at their actual value.....	\$572,958.21

III. LIABILITIES.

Net amount of unpaid losses.....	\$16,348.48
Re-insurance at 50 per cent prem. on fire risks under one year..	\$72,776.98
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	36,050.60
Amount required to safely re-insure all outstanding risks.....	108,827.58
Salaries and other miscellaneous expenses due and accrued.....	1,569.19
All other demands against the Company, viz: state, city, county or other taxes and assessments, \$1,266.99; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$2,241.74; return premiums, \$287.61; total.....	3,796.34
Total liabilities except capital and net surplus.....	\$130,541.59
Joint-stock capital paid up in cash.....	300,000.00
Surplus beyond capital.....	142,416.62
Aggregate liabilities, including capital.....	\$572,958.21

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$185,998.78
Deduct re insurance, rebate, and return premium.....	5,995.98
Net cash received for premiums.....	\$180,002.80
Received for interest on bonds and mortgages.....	7,866.20
Received for interest and dividends on stocks and bonds, and other sources.....	4,659.65
Income from all other sources, viz: rents.....	4,383.00
Deposit premiums received for perpetual fire risks.....	\$8,643.83
Received for calls on capital.....	100,000.00
Aggregate income received during the year in cash.....	\$196,911.65

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$56,568.20
Deduct salvages and re-insurance.....	282.71
Net amount paid for losses during the year.....	\$56,285.49
Cash dividends actually paid.....	19,980.00
Paid for commissions and brokerage.....	21,847.59
Salaries and other charges of officers, clerks, and other employes.....	16,095.45
Amount paid for state, national, and local taxes.....	7,887.92
All other payments and expenditures, viz: postage, \$471.22; general expenses, \$11,064.35; total.....	11,535.57
Amount of deposit premium returned on fire risks.....	1,408.20
Aggregate expenditures during the year in cash.....	\$133,632.02

GLENN'S FALLS INSURANCE COMPANY.

LOCATED IN GLENN'S FALLS, N. Y.

[Incorporated April 30, 1864.]

R. W. LITTLE, *President*.A. NEWTON LOCKE, *Secretary*.

Attorney in Connecticut, SELLECK ST. JOHN, New Cannan.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	9,000.00
Loans on bond and mortgage (first liens).....	117,440.00
Interest due and accrued on bond and mortgage loans.....	1,757.00
Value of the lands mortgaged.....	\$148,550.00
Value of the buildings mortgaged (insured for \$64,550.00).....	191,250.00
Total value of mortgaged premises.....	<u>\$339,800.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds, Registered.....	\$307,700.00	\$342,657.00	
United States 5-20 bonds Currency.....	1,000.00		
N. Y. State Bounty loan.....	3,000.00	3,285.00	
First National Bank stock, Glens Falls.....	10,000.00	15,000.00	
Total par and market value.....	<u>\$321,700.00</u>	<u>\$360,942.00</u>	\$360,942.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Glenn's Falls Paper Co. stock.....	\$10,500	\$8,000	8,000	
United States 5-20 bonds.....	5,000	5,537.50		
United States 5-20 bonds.....	500	555	250	
Total par and market value and amount loaned thereon....	<u>\$16,000</u>	<u>\$14,092.50</u>	<u>\$8,250</u>	8,250.00

Cash in Company's principal office, in currency.....	\$3,971.83	
Cash belonging to the Company deposited in bank.....	59,192.68	
Total amount of cash items.....		63,164.51
Interest due and accrued on collateral loans.....		600.44
Gross premiums in due course of collection.....		13,845.49
All other property belonging to the Company, viz: rents due and accrued \$412.50; office furniture and fixtures, \$2,500.00; revenue and postage stamps, \$200.00; total.....		3,112.50
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: from item No. 17.....		800.00
Aggregate amount of all actual available Assets.....		<u>\$577,311.94</u>

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$3,900.00
Losses unadjusted, including all reported and supposed losses...	6,671.00
Losses resisted, including interest, costs and other expenses....	11,908.00
Net amount of unpaid losses.....	<u>\$22,479.00</u>

Re-insurance at 50 per cent of prem. on fire risks under one year.	\$51,679.66	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	234,876.14	
Amount required to safely re-insure all outstanding risks.....		\$286,555.80
Total Liabilities, except capital and net surplus.....		\$309,034.80
Joint-stock capital paid up in cash.....		200,000.00
Surplus beyond capital.....		68,277.14
Aggregate Liabilities, including capital and net surplus.....		<u>\$577,311.94</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$253,448.71	
Deduct re-insurance, rebate, and return premium.....	17,662.85	
Net cash received for premiums.....		\$235,785.86
Received for interest on bonds and mortgages.....		8,969.74
Interest and dividends received from all other sources.....		23,400.19
Income from all other sources, viz: miscellaneous.....		3.49
Aggregate income received during the year in cash.....		<u>\$268,159.28</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$196,972.83	
Cash dividends actually paid.....	10,000.00	
Paid and allowed for commissions and brokerage.....	40,836.90	
Salaries and other charges of officers, clerks, and other employes.....	9,942.13	
Paid for state, national and local taxes.....	4,738.49	
All other payments and expenditures, viz: agency and office supplies, traveling expenses, postage, &c.....	6,803.85	
Aggregate Expenditures during the year in cash.....		<u>\$269,294.20</u>

HOFFMAN FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated May 1864.]

MARCUS F. HODGES, *President*.OLIVER A. DRAKE, *Secretary*.

Attorney in Connecticut, SILAS CHAPMAN, JR., Hartford.

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$200,000.00
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II. ASSETS.

Loans on bond and mortgage (first liens).....	160,250.00
Interest due on bond and mortgage loans.....	892.50
Value of the lands mortgaged.....	\$149,800.00
Value of the buildings mortgaged.....	154,500.00
Total value of mortgaged premises.....	<u>\$304,300.00</u>

Stocks and bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 b'ds 1865, new issue coupons.	\$13,000.00	\$14,560.00	
United States bonds 6's, 1881, Registered.....	20,000.00	22,750.00	
United States 5-20 bonds 1867, Registered.....	35,000.00	39,287.50	
United States 5-20 bonds 1865, (old) Regis'd...	10,000.00	11,125.00	
United States Miscellaneous stock.....	11,000.00	12,285.00	
Total par and market value.....	<u>\$89,000.00</u>	<u>\$100,007.50</u>	\$100,007.50

All other loans made by the Company, viz loans to N. Y. Fire Department....	900.00
Cash in the Company's principal office, in currency.....	\$3,068.58
Cash belonging to the Company deposited in bank.....	21,854.25
Total amount of cash items.....	24,922.83
Gross premiums in due course of collection.....	11,768.29
All other property belonging to the Company, viz: office furniture and fixtures.	1,000.00
Aggregate amount of all actual available Assets.....	<u>\$299,741.12</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$5,970.00
Losses resisted, including interest, costs and expenses.....	3,500.00
Net amount of unpaid losses.....	\$9,470.00
Re-insurance at 50 per cent of prem. on fire risks under one year,	\$59,062.09
Re-insurance, <i>pro rata</i> , on fire risks running more than one year,	2,620.86
Amount required to safely re-insure all outstanding risks.....	61,682.95
Cash dividends declared to stockholders on capital remaining unpaid.....	50.00
Salaries, rent, advertising and for agency and other miscellaneous expenses.....	717.00
All other demands against the Company, viz: commissions and brokerage due to agents and brokers on premiums paid and in course of collection, \$1,341.37; return premiums, \$114.88; total.....	1,456.25
Total liabilities, except stock and net surplus.....	\$73,376.20
Joint stock capital paid up in cash.....	200,000.00
Surplus beyond capital.....	26,364.92
Aggregate liabilities, including paid up capital and net surplus.....	<u>\$299,741.12</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$120,572.00
Deduct re-insurance, rebate, and return premium.....	5,257.43
Net cash received for premiums.....	\$115,314.57
Interest received on bonds and mortgages.....	16,516.94
Interest and dividends received from all other sources.....	1,642.68
Received for calls on capital.....	\$50,000.00
Aggregate income received during the year in cash.....	<u>\$183,474.19</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$82,101.08
Cash dividends actually paid.....	50.00
Paid for commissions and brokerage.....	16,537.45
Salaries and other charges of officers, clerks and other employes.....	8,259.93
Paid for state, national and local taxes.....	5,667.51
All other payments and expenditures, viz: rent, stationery, advertising and contingent office and agency expenses.....	8,554.32
Aggregate expenditures during the year in cash.....	<u>\$121,170.29</u>

HOWARD INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated March 12, 1825.]

SAMUEL T. SKIDMORE, *President.*

THEODORE KEELER, *Secretary.*

Attorney in Connecticut, EGBERT MARSH, Bridgeport.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Real estate owned by the Company unincumbered.....	125,000.00
Loans on bond and mortgage (first liens).....	87,820.00
Interest due and accrued on bond and mortgage loans.....	1,653.32
Value of the lands mortgaged.....	\$171,000.00
Value of the buildings mortgaged.....	145,400.00
Total value of mortgaged premises.....	<u>\$316,400.00</u>

Stocks and Bonds owned by the Company:

	Par value.	Market value.
United States 6 per cent currency bonds of 1896.....	\$100,000.00	\$115,750.00
United States 6 per cent currency bonds of 1881.....	25,000.00	28,625.00
United States 5 per cent bonds of 1874.....	60,000.00	66,000.00
New York State 7 per cent bonds of 1877.....	5,000.00	5,400.00
New York State 6 per cent bonds of 1873, (gold).....	5,000.00	5,400.00
New York City 6 per cent bonds of 1887.....	10,000.00	10,000.00
New York City 6 per cent bonds of 1878.....	10,000.00	10,000.00
New York City 7 per cent bonds of 1875.....	5,000.00	5,000.00
New York County 6 per cent bonds of 1889.....	2,700.00	2,700.00
New York County 6 per cent bonds of 1888.....	2,300.00	2,300.00
Kings County 6 per cent bonds of 1883.....	25,000.00	25,000.00
Del. & Hud. Canal Co. 1st m'ge 7 p. c. gold b'ds.....	7,000.00	7,350.00
Del. & Hud. Canal Co. 1st m'ge 7 p. ct. bonds.....	35,000.00	35,700.00
Del. & Hud. Canal Co. 1st m'ge bonds.....	15,000.00	15,300.00
Metropolitan National Bank stock.....	10,000.00	13,600.00
Phenix National Bank stock.....	5,000.00	5,250.00
American Exchange National Bank stock.....	14,700.00	16,905.00
Total par and market value.....	<u>\$336,700.00</u>	<u>\$370,280.00</u>

370,280.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
American Exchange National Bank stock.....	\$5,000	\$5,750	\$5,000
Union Pacific 1st mortgage bond.....	1,000	940	800
Union Pacific 1st mortgage bond.....	1,000	940	800
Phenix National Bank stock.....	720	756	500
United States 6 per cent stock of 1864.....	1,000	1,105	1,000
Total par and market value and amount loaned thereon....	<u>\$8,720</u>	<u>\$9,581</u>	<u>\$8,100</u>

\$8,100.00

Cash in the Company's principal office.....	\$4,351.06	
Cash belonging to the Company deposited in bank.....	62,414.46	
Total amount of cash items.....		\$66,765.52
Interest due and accrued on stocks not included in "market value".....		3,548.19
Interest due and accrued on collateral loans.....		205.68
Gross premiums in due course of collection.....		4,880.32
All other property belonging to the Company, viz: salvage property and claims, on losses already paid, \$1,250.00; rents due and accrued, \$916.66; office furniture and safes, \$4,000.00; balance due from agents, \$6,734.10; (mostly paid since January 1, 1872); total.....		12,900.76
Aggregate amount of all actual available Assets.....		<u>\$681,153.79</u>

III. LIABILITIES.

Losses unadjusted, including all reported or supposed losses.....	\$90,345.30	
Losses resisted, including interest, costs, and expenses.....	8,000.00	
Net amount of unpaid losses.....		\$98,345.30
Re-insurance at 50 per cent of prem. on fire risks under one year.....	\$72,532.14	
Re-insurance <i>pro rata</i> , on fire risks running more than one year.....	7,979.67	
Re-insurance at 50 per cent on inland navigation risks.....	500.00	
Amount required to safely re-insure all outstanding risks.....		81,011.81
All other demands against the Company, viz: balance due agents.....		212.16
Total liabilities, except capital and net surplus.....		\$179,569.27
Joint-stock capital paid up in cash.....		500,000.00
Surplus beyond capital.....		1,584.52
Aggregate liabilities, including paid-up capital, and net surplus.....		<u>\$681,152.79</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$198,585.68	\$1,478.42	
Deduct re-insurance, rebate and return premium.....	8,974.49		
Net cash received for premiums.....	<u>\$189,611.19</u>	<u>\$1,478.42</u>	\$191,089.61
Received for interest on bonds and mortgages.....			7,202.28
Interest and dividends received from all other sources.....			27,088.33
Income received from all other sources, viz: rents, \$5,750.00; discounts on claims paid in advance, \$8,020.46; total.....			13,770.46
Received for calls on capital.....		\$150,000.00	
Aggregate income received during the year in cash.....			<u>\$239,150.68</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$444,272.38
Cash dividends actually paid.....	51,902.00
Paid for commissions and brokerage.....	19,137.75
Salaries and other charges of officers, clerks, and other employés.....	21,604.52
Amount paid for state, national and local taxes.....	8,579.58
All other payments, viz: repairs to real estate, fire patrol, agency and office expenses, total.....	12,564.85
Aggregate Expenditures during the year in cash.....	<u>\$558,061.08</u>

HANOVER FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated April, 1852.]

BENJAMIN S. WALCOTT, *President.*

I. REMSEN LANE, *Secretary.*

Attorney in Connecticut, WM. WALLACE, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$400,000.00
Whole amount of capital actually paid up in cash.....	400,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	5,000.000
Loans on bond and mortgage, (first liens).....	111,500.00
Interest due and accrued on bond and mortgage loans.....	995.00
Value of the lands mortgaged.....	\$132,500.00
Value of buildings (insured for \$104,250.00).....	\$218,000.00
Total value of said mortgaged premises.....	<u>\$350,500.00</u>

Stocks and Bonds owned by the Company :

	Par value.	Market value.	
United States 5-20 bonds of 1865, Registered....	\$15,000.00	\$16,575.00	
United States 5-20 bonds of 1867, Registered....	250,000.00	281,250.00	
United States 5-20 bonds of 1867, Registered....	70,000.00	78,750.00	
United States 5-20 bonds of 1854, Registered....	10,000.00	11,075.00	
United States 5-20 bonds of 1865, Coupons.....	15,000.00	16,781.25	
United States bonds, Currency 6's.	20,000.00	23,100.00	
United States bonds, 1881, Registered.....	20,000.00	23,100.00	
Tennessee bonds.....	13,000.00	8,287.50	
Virginia bonds.....	22,700.00	13,620.00	
Virginia bonds.....	10,000.00	2,200.00	
New York County bonds.....	11,000.00	11,000.00	
Total par and market value.....	<u>\$456,700.00</u>	<u>\$485,738.75</u>	\$485,738.75

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Germania Fire Insurance Co. stock....	\$3,250	\$3,640.00	\$2,600
Clinton Fire Insurance Co. stock.....	1,400	1,960.00	1,000
Mechanics and Traders Fire Insurance Co. stock.....	250	375.00	250
United States 5-20 Coupon bonds of 1867.....	500	565.63	500
National Exchange Bank stock.....	1,000	1,100.00	900
Germania Fire Insurance Co. stock.....	500	560.00	850
Hamilton Fire Insurance Co. stock.....	375	525.00	
Atlantic National Bank stock, N. Y. city.....	10,125	10,125.00	10,000
Flour City Bank stock of Rochester, N. Y.....	4,000	5,200.00	
Germania Fire Insurance Co. stock.....	1,800	2,016.00	1,600
United States 5-20 Coupon bonds of 1867.....	2,000	2,262.50	2,050
Metropolitan National Bank stock.....	20,000	25,000.00	20,000
Arctic Fire Insurance Co. stock.....	1,750	1,750.00	1,300
United States 5-20 Coupon bonds of 1867.....	10,000	11,312.50	10,000
United States 5-20 Coupon bonds of 1864.....	10,000	11,075.00	10,000
Mich. Southern & Northern Indiana Railroad mortgage bonds..	2,500	2,460.00	2,000

	Par value.	Market value.	Amount loaned.
First National Bank stock of Rochester, N. Y.....	5,000	6,500.00	15,000
Traders National Bank stock of Rochester, N. Y.....	2,800	3,990.00	
Bank of Monroe stock Rochester, N. Y.....	4,000	6,000.00	
St. Nicholas National Bank stock, N. Y.....	5,000	5,800.00	
Metropolitan National Bank stock.....	5,000	6,250.00	5,000
United States 5-20 Registered bonds of 1867.....	5,000	5,625.00	
United States 10-40 Registered bond.....	5,000	5,468.75	40,000
United States 5 per cent Coupon bond, (Funded Loan).....	10,000	10,987.50	
United States 5-20 Coupon bonds of 1862.....	9,000	9,956.25	
United States 5-20 Coupon bonds of 1862.....	1,050	1,161.56	
United States 5-20 Coupon bonds of 1864.....	1,300	1,439.75	
United States 5-20 Coupon bonds of 1865.....	5,800	6,546.75	
United States 5-20 Coupon bonds of 1867.....	400	452.50	
United States 6 per cent Coupon bonds of 1881.....	3,000	3,450.00	
Universal Life Insurance Co. stock.....	4,000	4,800.00	4,000
United States 5-20 Coupon bonds of 1862 and 1867.....	9,000	10,056.25	9,000
Total par and market value and amount loaned thereon....	\$144,850	\$168,400.94	\$136,050
			\$136,050.00
All other loans made by the Company, viz: to the New York Fire Department, to pay salaries of firemen.....			1,800.00
Cash in the Company's principal office, in currency.....			\$23,119.28
Cash belonging to the Company deposited in bank.....			10,448.82
Total amount of cash items.....			33,568.10
Interest due and accrued on stocks not included in "market value".....			3,681.00
Interest due and accrued on collateral loans.....			359.54
Gross premiums in due course of collection.....			65,868.25
Bills receivable, not matured, taken for fire, marine, and inland risks, \$375.00; the same, past due, \$477.79; Total.....			852.79
All other property belonging to the Company, viz: salvage property and claims, on losses already paid, \$3,275.00; bills receivable other than those taken for premiums, \$2,939.48; office furniture, safes, maps and other property contained in eleven offices, \$21,000.00; total.....			27,214.48
Aggregate amount of all Assets of the Company, at their actual value.....			\$872,627.91

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$33,178.27	
Losses resisted, including interest, costs and expenses.....	12,501.97	
Gross amount of claims for losses.....	\$45,680.24	
Deduct re-insurance thereon.....	73.87	
Net amount of unpaid losses.....		\$45,606.37
Re-insurance at 50 per cent prem. on fire risks under one year..	\$295,623.15	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	89,546.96	
Re-insurance at 50 per cent on inland navigation risks.....	279.99	
Amount required to safely re-insure all outstanding risks.....		385,450.10
Total liabilities, except stock and net surplus.....		\$431,056.47
Joint-stock capital paid up in cash.....		400,000.00
Surplus beyond capital.....		41,571.44
Aggregate liabilities, including paid up capital and net surplus.....		\$872,627.91

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$758,364.60	\$15,723.83	
Deduct re-insurance, rebate, and return premium.	61,045.48	63.56	
Net cash received for premiums.....	\$697,319.12	\$15,660.27	\$712,979.39
Bills and notes received for premiums remaining unpaid.....		\$375.00	
Interest received on bonds and mortgages.....			7,577.50
Interest and dividends received from all other sources.....			35,432.92
Received for calls on capital.....		\$200,000.00	
Aggregate income received during the year in cash.....			\$755,989.81

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount paid for losses.....	\$551,243.16	\$15,458.93	
Deduct salvages and re-insurances.....	29,159.14	1,383.80	
Net amount paid for losses.....	<u>\$522,084.02</u>	<u>\$14,075.13</u>	\$536,159.15
Cash dividends actually paid.....			34,000.00
Paid for commissions and brokerage.....			101,653.08
Salaries and other charges of officers, clerks and other employés.....			36,328.56
Amount paid for state, national and local taxes.....			17,701.36
All other payments and expenditures, viz; rent of office, stationery, printing, maps, traveling expenses, advertising and postage.....			93,441.59
Aggregate Expenditures during the year in cash.....			<u>\$819,283.74</u>

HOME INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated April, 1853.]

CHARLES J. MARTIN, *President.*JOHN H. WASHBURN, *Secretary.*

Attorney in Connecticut, WM. E. BAKER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$2,500,000.00
Whole amount of capital actually paid up in cash.....	2,500,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	1,850,849.57
Interest accrued on bond and mortgage loans.....	47,097.84
Value of the lands mortgaged.....	\$2,179,700.00
Value of buildings (insured for \$1,456,560.00).....	2,579,900.00
Total value of mortgaged premises.....	<u>\$4,759,600.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 6's of 1881.....	\$164,000.00	\$187,575.50	
United States Currency 6's.....	150,000.00	173,062.50	
United States 5-20 bonds of 1864.....	750,000.00	823,125.00	
United States 5-20 bonds of 1865, new stock....	436,000.00	485,595.00	
Tennessee bonds, old stock.....	20,000.00	12,800.00	
Alabama bonds.....	10,000.00	9,900.00	
South Carolina bonds, old stock.....	6,000.00	3,000.00	
South Carolina bonds, new stock.....	14,000.00	3,500.00	
Wisconsin War bonds.....	30,000.00	30,900.00	
Total par and market value.....	<u>\$1,580,000.00</u>	<u>\$1,729,457.50</u>	\$1,729,457.50

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
New York Central & H. R. R. Co. stock.....	\$70,000	\$66,500.00	\$50,000
United States 6's of 1881.....	15,000	17,156.25	25,000
Oregon War loan of 1881.....	4,000	4,575.00	
United States 5-20 bonds of 1867.....	1,000	1,125.00	
United States 5-20 bonds of 1865.....	5,000	5,487.50	
United States 6 per cent bonds of 1881.....	2,000	2,287.50	
Excelsior Life Insurance Co. stock.....	3,000	3,300.00	2,000
Equitable Life Assurance Society's stock.....	13,000	13,200.00	1,600
United States 6's bonds of 1881.....	5,000	5,718.75	15,000
United States 5-20 bonds of 1864.....	5,000	5,487.50	
United States 5-20 bonds of 1868.....	5,000	5,625.00	
Bowery National Bank stock.....	500	500.00	400
Excelsior Life Insurance Co. stock.....	5,000	5,500.00	8,500
Total par and market value and amount loaned thereon.....	<u>\$133,500</u>	<u>\$141,462.50</u>	<u>\$110,500</u>

\$110,500.00

Cash belonging to the Company deposited in banks and trust companies.....	\$482,327.62
Total amount of cash items.....	482,327.62
Interest due and accrued on collateral loans including bank balances.....	5,639.46
Gross premiums in due course of collection.....	268,201.35
Bills receivable, not matured, taken for fire, marine and inland risks.....	4,668.68
All other property belonging to the Company, viz: salvage property and claims, on losses already paid, \$46,044.31; bills receivable other than those taken for premiums, \$20,833.35; government stamps, \$117.03; advanced to fire department, \$2,700.00; adv. acts. and secured, \$29,031.79; lease, \$50,000.00; all other property, \$24,575.00; total.....	173,301.48
Aggregate amount of all actual available Assets.....	<u>\$4,672,043.50</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$67,157.53
Losses unadjusted, including all reported and supposed losses....	737,855.11
Losses resisted, including interest, costs and expenses.....	32,477.00
Total gross amount of claims for losses.....	\$837,489.64
Deduct re-insurance.....	213,878.12
Net amount of unpaid losses.....	\$623,611.52
Re-insurance at 50 per cent of prem. on fire risks under one year.....	\$903,396.00
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	610,967.00
Amount required to safely re-insure all outstanding risks.....	1,514,363.00
Cash dividends declared to stockholders on capital remaining unpaid.....	410.00
Total liabilities, except capital and net surplus.....	\$2,138,384.52
Joint stock capital actually paid up in cash.....	2,500,000.00
Surplus beyond capital.....	33,658.98
Aggregate liabilities, including capital and net surplus.....	<u>\$4,672,043.50</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$2,957,187.88	\$2,564.21	
Deduct re-insurance, rebate, and return premium.....	212,477.84	572.16	
Net cash received for premiums.....	<u>\$2,744,710.04</u>	<u>\$1,992.05</u>	\$2,746,702.09
Interest on bonds and mortgages.....			126,377.58
Interest and dividends received from all sources.....			148,253.51
Income received from all other sources, viz: rents, \$8,048.42; sundries \$2,979.13; total.....			11,027.55
Received for calls on capital.....	\$1,500,000.00		
Aggregate income received during the year in cash.....			<u>\$3,032,360.73</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland	
Gross amount of claims for losses.....	\$3,333,348.44	\$28,813.08	
Deduct re-insurance thereon.....	463,662.03	120.06	
Net amount paid during the year for losses....	<u>\$2,869,686.41</u>	<u>\$28,693.02</u>	\$2,898,379.43
Cash dividends actually paid.....			249,890.00
Paid or allowed for commissions and brokerage.....			410,314.89
Salaries and other charges of officers, clerks, and other employes.....			221,169.42
Amount paid for state, national and local taxes.....			90,399.04
All other payments and expenditures, viz: advertising, postage, stationery and traveling expenses.....			<u>205,297.21</u>
Aggregate expenditures during the year in cash.....			<u>\$4,075,449.99</u>

HOME INSURANCE COMPANY.

LOCATED IN COLUMBUS, O.

[Incorporated July, 1863.]

M. A. DAUGHERTY, *President.*JACOB PEETREY, *Secretary.*

Attorney in Connecticut, JUDAH FRISBIE, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	\$1,727.00
Loans on bond and mortgage, (first liens).....	465,227.10
Loans on bond and mortgage upon which more than one year's interest is due, in process of foreclosure.....	3,500.00
Interest due and accrued on bond and mortgage loans.....	22,731.53
Value of the lands mortgaged.....	\$932,882.00
Value of the buildings mortgaged.....	136,000.00
Total value of said mortgaged premises.....	<u>\$1,068,882.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 10-40 bonds Registered.....	\$47,200.00	\$51,665.00	
United States 5-20 bonds.....	15,200.00	16,465.75	
United States 5-20 Coupon bonds.....	1,200.00	1,299.60	
Fayette County, Ohio, bonds.....	8,000.00	8,000.00	
C. & I. C. Railroad bonds.....	5,000.00	4,500.00	
Columbus, Ohio, City Hall bonds... ..	6,000.00	6,000.00	
Green County, Ohio bonds.....	500.00	500.00	
Ross County, Ohio, bonds.....	2,500.00	2,500.00	
Union County, Ohio, bonds.. ..	1,300.00	1,300.00	
Total par and market value.....	<u>\$86,950.00</u>	<u>\$92,234.35</u>	\$92,234.35

Cash in the Company's principal office, in currency.....	\$102.56	
Cash belonging to the Company deposited in bank.....	113,900.53	
Total amount of cash items.....		\$114,003.49
Interest due and accrued on stocks, not included in market value.....		570.94
Gross premiums in due course of collection.....		106,151.03
Bills receivable, not matured for fire risks.....		16,153.35
All other property belonging to the company, viz: due from other companies for re-insurances on losses already paid, \$41,157.62; furniture and fixtures in parent and other offices, \$8,000.00; total.....		49,157.62
Aggregate amount of all actual available Assets.....		<u>\$871,452.81</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$85,000.00	
Losses unadjusted, including all reported or supposed losses....	\$88,152.72	
Gross amount of claims for losses.....	\$173,152.72	
Deduct re-insurance thereon.....	11,300.00	
Net amount of unpaid losses.....		\$161,852.72
Re-insurance at 50 per cent of prem. on fire risks under one year.	\$111,000.00	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	78,000.00	
Amount required to safely re-insure all outstanding risks.....		189,000.00
All other demands against the Company, viz: commissions, brokerage and other charges due and to become due to agents and brokers on premiums.....		15,922.65
Total Liabilities, except capital and net surplus.....		\$366,775.37
Joint-stock capital paid up in cash.....		500,000.00
Surplus beyond capital.....		4,677.44
Aggregate Liabilities, including capital and net surplus.....		<u>\$871,452.81</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$546,558.39	
Deduct re-insurance, rebate, and return premium.....	72,265.04	
Net cash received for premiums.....		\$474,293.35
Bills and notes received for premiums remaining unpaid.....	\$16,153.35	
Received for interest on bonds and mortgages.....		48,232.43
Interest and dividends received from all other sources.....		222.80
Received for calls on capital.....	\$330,000.00	
Aggregate income received during the year in cash.....		<u>\$522,748.58</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	\$470,781.09	
Deduct salvages and reinsurances.....	36,363.89	
Net amount paid during the year for losses.....		\$434,417.20
Cash dividends actually paid.....		47,126.60
Paid and allowed for commissions and brokerage.....		129,162.38
Salaries and other charges of officers, clerks, and other employes.....		26,698.02
Paid for state, national and local taxes.....		16,335.70
All other payments and expenditures, viz: office expenses, \$4,560.00; stationery \$16,840.70; advertising, \$6,934.86; total.....		28,335.64
Aggregate Expenditures during the year in cash.....		<u>\$682,075.54</u>

HOWARD FIRE INSURANCE COMPANY.

LOCATED IN BOSTON, MASS.

[Incorporated, January, 1848.]

EPHRAIM BROWN, *President.*SEWALL A. FAUNCE, *Secretary.*Attorney in Connecticut, WILLIAM WALLACE, *Hartford.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	\$200,000.00

II. ASSETS.

Loans on bond and mortgage (first liens).....	171,400.00
Interest due and accrued on bond and mortgage loans.....	4,716.48

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Nat. Bank of North America stock, Boston.....	\$6,700.00	\$7,437.00	
National Bank of Commerce stock, Boston.	5,000.00	6,150.00	
Howard National Bank stock, Boston.....	13,300.00	14,763.00	
Suffolk National Bank stock, Boston.....	5,000.00	6,400.00	
Eliot National Bank stock, Boston.....	12,200.00	15,128.00	
First National Bank stock, Boston.....	5,000.00	9,250.00	
Merchants National Bank stock, Boston.....	5,000.00	6,550.00	
Columbian National Bank stock, Boston.....	4,400.00	5,720.00	
Third National Bank stock, Boston.....	6,000.00	8,640.00	
Appleton National Bank stock, Lowell.....	20,000.00	32,000.00	
Old Lowell National Bank stock, Lowell.....	1,500.00	1,875.00	
Prescott National Bank stock, Lowell.....	2,000.00	2,800.00	
First National Bank stock, Lowell.....	6,000.00	8,100.00	
Pemberton National Bank stock, Lawrence....	7,500.00	11,325.00	
Bay State National Bank stock, Lawrence.....	1,500.00	1,860.00	
Merrimack Manufacturing Co. stock.....	10,000.00	15,000.00	
Lowell Manufacturing Co. stock.....	3,450.00	5,150.00	
Washington Mills stock.....	2,200.00	2,288.00	
Phila., Wilmington & Baltimore R. R. stock....	5,900.00	6,608.00	
United States 6's bonds of 1881.....	22,000.00	26,015.00	
County of Cook 7 per cent bonds.....	10,000.00	9,500.00	
Total par and market value.....	<u>\$154,650.00</u>	<u>\$202,559.00</u>	\$202,559.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
First National Bank stock, Lowell.....	\$300	\$405	\$270
Lowell Manufacturing Co. stock.....	690	1,030	900
United States 5-20 bonds, 1867.....	1,000	1,100	1,000
Total par and market value and amount loaned thereon....	<u>\$1,990</u>	<u>\$2,535</u>	<u>\$2,170</u>
			\$2,170.00

Cash in the Company's principal office, in currency.....	\$24.54	
Cash belonging to the Company deposited in bank.....	1,544.77	
Total amount of cash items.....		\$1,569.31
Interest due and accrued, on collateral loans.....		39.66
Gross premiums in due course of collection.....		5,103.74
All other property, viz: rents due and accrued.....		125.00
Aggregate amount of all actual available Assets.....		<u>\$387,683.19</u>

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$7,102.93	
Losses unadjusted, including all reported or supposed losses.....	405.00	
Losses resisted, including interest, cost and expenses.....	3,000.00	
Net amount of unpaid losses.....		\$10,507.93
Re-insurance at 50 per cent of prem. on fire risks under one year.....	\$29,366.36	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	33,392.90	
Amount required to safely re-insure all outstanding risks.....		62,759.26
Cash dividends declared to stockholders on capital remaining unpaid.....		300.00
Total liabilities, except stock and net surplus.....		<u>\$73,567.19</u>
Joint stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		114,116.00
Aggregate Liabilities, including capital and net surplus.....		<u>\$387,683.19</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$89,077.20	
Deduct re-insurance, rebate, and return premium.....	4,892.78	
Net cash received for premiums.....		\$84,184.42
Interest received on bonds and mortgages.....		14,039.84
Interest and dividends received from all other sources.....		13,218.00
Income received from other sources, viz: rents, \$2,125.00; sundries, \$66.65; total.....		2,191.65
Aggregate income received during the year in cash.....		<u>\$113,633.91</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$42,389.67	
Cash dividends actually paid.....	19,950.00	
Paid for commissions and brokerage.....	8,585.45	
Salaries and other charges of officers, clerks and other employes.....	7,964.46	
Paid for state, national and local taxes.....	8,739.13	
All other payments and expenditures, viz: rent, \$5,550.00; fire brigade, state fees, advertising, office and agency expenses, stationery, &c., \$2,193.81; total.....		7,743.81
Aggregate expenditures during the year in cash.....		<u>\$95,372.52</u>

HUMBOLDT FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK

[Incorporated April 25, 1857.]

WILLIAM MULLIGAN, *President.*WILLIAM H. BRIDGMAN, *Secretary.*

Attorney in Connecticut, HENRY L. CANNON, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	<u>200,000.00</u>

II. ASSETS.

Loans on bond and mortgage (first liens).....		\$76,000.00
Interest accrued on bond and mortgage loans.....		2,310.00
Value of the lands mortgaged	\$1 4,000.00	
Value of the buildings mortgaged	200,000.00	
Total value of said mortgage premises.....	<u>\$314,000 00</u>	

Stock and Bonds owned by the Company.

	Par value.	Market value.	
United States registered bonds, 6's of 1881.....	\$100,000 00	\$114,500 00	
United States coupon bonds, 6's of 1881.....	10,000.00	11,500.00	
New York County bonds.....	19,000.00	19,570.00	
Total par and market value.....	<u>\$129,000.00</u>	<u>\$145,570.00</u>	\$145,570.00

Loans on Collaterals.

	Par value.	Market value	Amount loaned.	
United States 5-20 bonds.....	\$20,000	\$23,000	\$20,000	
United States 5-20 bonds.....	5,000	5,750	5,000	
United States 5 20 bonds.....	3,500	4,025	3,500	
United States 5-20 bonds.....	2,100	2,415	2,100	
50 shares Merchants Bank stock.....	6,200	7,100	6,200	
American Exchange Bank stock.....				
Bank of Commerce stock.....				
Bank of Commonwealth stock.....	2,000	1,800	1,500	
Universal Life Insurance Company stock.....	1,000	1,200	900	
84 shares Importers and Traders Bank stock.....	18,400	22,440	15,000	
New York Central and H. R. R. R. Co. stock.....				
Western Union Telegraph Company stock.....	4,000	2,800	2,000	
Standard Fire Insurance Company stock.....	1,000	1,200	800	
Total par and market value and amount loaned thereon....	<u>\$62,200</u>	<u>\$71,780</u>	<u>\$57,000</u>	\$57,000.00
Loan to Fire Department.....				1,800.00
Cash in the Company's principal office, in currency and checks..		\$1,573.31		
Cash belonging to the Company deposited in bank.....		18,546.95		
Total amount of cash items.....				\$20,120.26
Interest due and accrued on stocks not included in market value.....				221.67
Interest due and accrued on collateral loans.....				709.98
Gross premiums in due course of collection.....				15,316.12
Aggregate amount of all actual available assets.....				<u>\$319,048.03</u>

II. LIABILITIES.

Losses unadjusted, including all reported or supposed losses....	\$8,700 00	
Net amount of unpaid losses.....		\$8,700.00
Re-insurance at 50 per cent of prem. on fire risks under one year..	\$67,780.32	
Re-insurance <i>pro rata</i> , on fire risks running more than one year..	3,907.07	
Amount required to safely re insure all outstanding risks.....		\$71,687.39
Unused balances of cash taken in advance for prem on Marine and Inland policies		5,424.26
Salaries, rent, advertising and for agencies and other miscellaneous expenses....		833.34
Total liabilities, except stock and net surplus		<u>\$86,644.99</u>
Joint-stock capital paid up in cash.....		200,000.00
Surplus beyond capital.....		32,403.04
Aggregate liabilities, including paid up capital.....		<u>\$319,048.03</u>

III. INCOME DURING THE YEAR.

	Fire.	
Gross cash premiums received.....	\$177,037 87	
Deduct re insurance, rebate, and return premium.....	22,310.77	
Net cash received for premiums.....		\$154,727.10
Interest received on bonds and mortgages.....		5,666.88
Interest and dividends received from all other sources.....		9,851.62
Premiums on gold.....		706.18
Aggregate income received during the year in cash.....		<u>\$170,951.78</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses on fire risks.....	\$52,630.08	
Deduct salvages and re-insurances.....	1,458.79	
Net amount paid for losses		\$51,171.29
Cash dividends actually paid.....		20,000.00
Paid for commissions and brokerage.....		4,000.22
Salaries and other charges of officers, clerks, and other employes and all office expenses.....		20,714.63
Amount paid for state, national, and local taxes.....		3,650.97
All other payments and expenditures, viz: rents, agency, fire patrol, &c... ..		17,948.18
Aggregate expenditures during the year.....		<u>\$117,485.29</u>

INTERNATIONAL INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated January, 1864.]

GEORGE W. SAVAGE, *President.*WILLIAM J. HUGHES, *Secretary.*

Attorney in Connecticut, CHARLES W. PRESTON, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	200,000.00
Loans on bond and mortgage (first liens).....	119,400.00
Interest due and accrued on bond and mortgage loans.....	2,240.39
Value of the lands mortgaged.....	} \$258,000.00
Value of the buildings mortgaged.....	
Total value of mortgaged premises.....	<u>\$258,000.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds 1865, Registered.....	\$20,000.00	\$21,900.00	
United States 10-40 bonds, Registered.....	50,000.00	54,375.00	
United States 6 per cent 30 year bonds.....	350,000.00	403,812.50	
Alabama State bonds.....	13,000.00	8,970.00	
Georgia State bonds.....	20,000.00	18,000.00	
South Carolina State bonds (new).....	20,000.00	5,000.00	
Market National Bank stock.....	2,100.00	2,688.00	
Total par and market value.....	<u>\$475,100.00</u>	<u>\$514,745.50</u>	\$514,745.50

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
United States 5-20 bonds, 1867.....	\$26,600	\$29,925	\$26,600	
United States 5-20 bonds, 1864.....	400	440	400	
United States 5-20 bonds, 1865.....	1,000	1,120	1,000	
United States 6 per cent bonds, 1881.....	500	572.50	500	
Total par and market value and amount loaned thereon....	\$28,500	\$32,057.50	\$28,500	\$28,500.00
All other loans made by the company, viz: to A. H. Green, Depart. Compt. City of New York to pay fire department; total.....				2,250.00
Cash in the Company's principal office.....		\$2,468.33		
Cash belonging to the Company deposited in Bank.....		29,013.80		
Gold belonging to the Company, \$620.87 @ 109.....		686.69		
Total amount of cash items.....				32,168.82
Interest due and accrued on stocks not included in market value.....				1,567.32
Gross premiums in due course of collection.....				132,625.87
All other property belonging to the Company viz: salvage property and claims, on losses already paid, \$2,000.00; rents due and accrued, \$1,701.00; due from other companies for re-insurances on losses already paid, \$10,000.00; balances due from agents, \$23,272.82; total.....				36,973.82
Gross amount of all the Assets of the Company.....				\$1,070,111.72
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: from item No. 19.....				5,000.00
Aggregate amount of all actual available Assets.....				\$1,065,111.72

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$60,620.93	
Losses unadjusted, including all reported and supposed losses....	111,044.67	
Losses resisted, including interest, costs and expenses.....	20,953.56	
Gross amount of claims for losses.....	\$192,619.16	
Deduct re-insurance and salvage claims thereon.....	29,782.35	
Net amount of unpaid losses.....		\$162,836.81
Re-insurance at 50 per cent of prem. on fire risks under one year,	\$271,386.69	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year,	88,168.75	
Amount required to safely re-insure all outstanding risks.....		359,555.44
Salaries, rent, advertising and for agency and other miscellaneous expenses....		2,166.66
All other demands against the Company.....		26,453.17
Total liabilities, except stock and net surplus.....		\$551,012.08
Joint stock capital paid up in cash.....		500,000.00
Surplus beyond capital.....		14,099.64
Aggregate liabilities, including paid up capital and net surplus.....		\$1,065,111.72

IV. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$839,212.00	\$3,567.78	
Deduct re-insurance, rebate and return premiums.....	54,542.03		
Net cash received for premiums.....	\$784,669.97	\$3,567.78	\$788,237.75
Interest received on bonds and mortgages....			69,378.02
Interest and dividends received from all other sources.....			
Income received from all other sources, viz: rents, \$13,550.00; claim against Harmony Insurance Co., \$205.49; total.....			13,755.49
Aggregate Income received during the year in cash.....			\$871,371.26

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$951,204.09	\$963.29	
Deduct re-insurances.....	3,888.70		
Net amount paid for losses.....	\$947,315.39	963.29	\$948,278.68

Cash dividends actually paid	51,282.06
Paid and allowed for commissions and brokerage	121,683.94
Salaries and other charges of officers, clerks, agents, and other employes.	77,943.77
Amount paid for state, national and local taxes	22,894.42
All other payments and expenditures, viz: rent, \$13,000.00; stationery, \$6,571.72; advertising, \$8,024.29; fire patrol, \$1,191.23; other expenses, \$31,723.84; total	60,511.08
Aggregate expenditures during the year	<u>\$1,282,593.95</u>

INSURANCE COMPANY OF NORTH AMERICA.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated, 1794.]

ARTHUR G. COFFIN, *President*.

MATTHIAS MARIS, *Secretary*.

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$500,000.00
Whole amount of capital actually paid up in cash	500,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered	30,000.00
Loans on bond and mortgage, (first liens) upon which not more than one year's interest is due	946,450.00
Interest due on said mortgage loans	17,330.55

Stocks and bonds owned by the Company.

	Par value.	Market value.
United States Government loans	\$300,000.00	\$335,287.00
Pennsylvania State loans	161,000.00	169,330.00
New Jersey State loans	50,000.00	51,000.00
Delaware State loans	10,000.00	9,600.00
Connecticut State loans	70,000.00	71,400.00
Philadelphia City loans	10,000.00	9,900.00
Cincinnati City bonds	40,000.00	38,280.00
Cleveland City bonds	25,000.00	25,000.00
Williamsport City bonds	3,000.00	2,880.00
Dayton City bonds	15,000.00	15,750.00
Pittsburg City bonds	15,000.00	15,000.00
Columbus City bonds	15,000.00	15,450.00
Bellefonte Borough bonds	6,000.00	5,400.00
North Pennsylvania Railroad Co. bonds	15,000.00	14,850.00
North Pennsylvania R. R. Co. 7 per cent bonds.	5,000.00	4,700.00
Am. S. S. Co. b'ds, guar. by Penn. R. R. Co. . .	40,000.00	40,000.00
Penn. & N. Y. Canal & R. R. Co. C. bonds	30,000.00	28,200.00
Delaware R. R. Co. m'ge loan, 1875, guaranteed by P. W. & B. R. R. Co.	10,000.00	9,000.00
Lehigh Valley Railroad Co. 1st m'ge bonds	75,000.00	72,750.00
Philadelphia & Reading Railroad Co. bonds	100,000.00	104,000.00
Western Penn. R. R. Co. 1st m'ge bonds	15,000.00	12,000.00
Lehigh Coal & Navigation Co. loans	41,000.00	34,982.50
Del. & Rar. Canal & C. & A. R. R. & T. Co.	21,000.00	19,090.00

FIRE AND FIRE-MARINE INSURANCE

	Par Value.	Market Value.	
Chesapeake & Del. Canal Co., Con. loan....	37,000.00	34,780.00	
Schuylkill Navigation Co., Con. loan, 1882.....	20,000.00	15,600.00	
Union Canal Co., Con. loan.....	5,000.00	500.00	
Delaware Division Canal Co. loan.....	15,000.00	12,750.00	
Scrip of the Mutual Insurance Co.....		272.50	
Phila., Germ. & Norristown Railroad Co. stock.	15,000.00	25,800.00	
Philadelphia Bank stock.....	10,000.00	16,900.00	
Germ'n & Perkiomen Turnpike Co. stock.....	3,150.00	1,575.00	
Chesapeake & Delaware Canal Co. stock.....	11,400.00	8,778.00	
North Pennsylvania Railroad Co. stock.....	5,000.00	4,900.00	
Philadelphia & Southern Mail S. S. Co. stock..	10,000.00	2,500.00	
Total par and market value.....	<u>\$1,203,550.00</u>	<u>\$1,228,205.00</u>	1,228,205.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Insurance Company of North America stock.....	5,000	15,000	9,200	
Pennsylvania Railroad Co. stock.....	3,000	3,480		
Insurance Co. of North America stock.....	560	1,680	1,150	
Brooklyn G. L. Co. stock.....	8,500	10,200	2,000	
United States Government bonds.....	1,200	1,250	2,500	
Insurance Company of North America stock.....	560	1,680		
Pennsylvania Insurance on Lives &c.....	18,000	25,560	5,500	
Reading Railroad Co. 7 per cent stock.....	1,000	1,000	700	
Insurance Company of North America stock.....	1,250	3,750	2,000	
Lehigh Coal & Navigation Co's loan.....	7,000	6,300	5,000	
Total par and market value and amount loaned thereon....	<u>\$46,070</u>	<u>\$69,900</u>	<u>\$28,050</u>	\$28,050.00
Cash in Company's principal office, in currency.....		\$13,246.83		
Cash belonging to the Company deposited in bank.....		265,225.84		
Total amount of cash items.....				278,472.67
Interest due and accrued on stocks not included in market value.....				15,214.75
Interest due and accrued on collateral loans.....				276.00
Gross premiums in due course of collection.....				226,783.85
Bills receivable, not matured, taken for fire marine and inland risks.....				441,393.17
Aggregate amount of all actual available Assets.....				<u>\$3,212,175.99</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$264,000.00	
Losses resisted, including interest, costs and other expenses....	9,000.00	
Net amount of unpaid losses.....		\$273,000.00
Re-insurance at 50 per cent prem. on fire risks under one year.,	\$652,360.68	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	81,045.08	
Re-insurance at 50 per cent on inland navigation risks,	413,746.79	
Premiums received and receivable on all unexpired marine risks. }		
Amount required to safely re-insure all outstanding risks.....		1,148,152.55
Amount reclaimable by the insured on perpetual fire insurance policies.....		265,057.56
Cash dividends declared to stockholders on capital remaining unpaid.....		2,000.00
All other demands against the Company, viz: commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection.....		30,000.00
Total liabilities except capital and net surplus.....		\$1,718,210.11
Joint-stock capital paid up in cash.....		500,000.00
Surplus beyond capital.....		993,965.88
Aggregate liabilities, including capital and net surplus.....		<u>\$3,212,175.99</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and Inland.	
Gross cash premiums received.....	\$1,683,418.13	\$1,123,400.28	
Deduct re-insurance, rebate, and return premium.	94,125.02	263,991.89	
Net cash received for premiums.....	<u>\$1,589,293.11</u>	<u>\$859,408.39</u>	\$2,448,701.50
Bills and notes received during the year for premiums, unpaid..		\$435,978.96	

Received for interest on bonds and mortgages.....	47,001.32
Received for interest and dividends on stocks and bonds, and other sources....	83,434.35
Deposit premium-, perpetual fire risks.....	\$81,355.15
Aggregate income received during the year in cash.....	<u>\$2,579,137.17</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount paid for losses.....	\$1,256,975.35	\$793,665.43	
Deduct salvages and re-insurance.....		54,308.28	
Net amount paid for losses during the year.	<u>\$1,256,975.35</u>	<u>\$739,357.15</u>	\$1,996,332.50
Cash dividends actually paid.....			98,000.00
Paid for commissions and brokerage.....			294,201.12
Salaries and other charges of officers, clerks, and other employ��s.....			46,726.43
Amount paid for state, national, and local taxes.....			48,535.84
All other payments and expenditures, viz: agency expenses.....			140,551.00
Aggregate expenditures during the year in cash.....			<u>\$2,624,346.89</u>

MERCHANTS INSURANCE COMPANY.

LOCATED IN PROVIDENCE, R. I.

[Incorporated June, 1851.]

WALTER PAINE, *President*.CHARLES FOSTER, *Secretary*.

Attorney in Connecticut, GEO. S. LESTER, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Stocks and Bonds owned by the Company:

	Par value.	Market value.	
National Bank of Commerce stock.....	\$80,000.00	\$86,400.00	
American National Bank stock.....	50,000.00	54,000.00	
Merchants National Bank stock.....	20,000.00	22,000.00	
Globe National Bank stock.....	20,000.00	22,800.00	
Providence Gas Co. stock.....	16,650.00	33,300.00	
Phoenix National Bank stock.....	10,000.00	13,600.00	
Mechanics National Bank stock.....	12,850.00	14,649.00	
Manufacturers National Bank stock.....	10,200.00	10,914.00	
Delaware & Hudson Canal Co stock.....	5,000.00	6,150.00	
United States 5-20 bonds.....	40,000.00	45,000.00	
United States 5-20 bonds.....	10,000.00	11,000.00	
United States 5-20 bonds.....	10,000.00	11,200.00	
United States 5-20 bonds.....	10,000.00	11,250.00	
Total par and market value.....	<u>\$294,700.00</u>	<u>\$342,263.00</u>	\$342,263.00

Cash in the Company's principal office, in currency.....	\$4,255.10
Cash belonging to the Company deposited in bank.....	29,281.83
Total amount of cash items.....	\$33,536.93
Gross premiums in due course of collection.....	4,671.20
Bills receivable, not matured, taken for fire, marine and inland risks, past due...	511.00
Aggregate amount of all actual available Assets.....	<u>\$380,982.13</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$5,000.00
Losses unadjusted, including all reported and supposed losses....	7,670.00
Losses resisted including interest, costs and other expenses....	6,850.00
Net amount of unpaid losses.....	\$19,520.00
Re-insurance at 50 per cent prem. on fire risks under one year..	\$89,524.09
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	9,773.86
Premiums received and receivable on fire risks.....	9,699.63
Amount required to safely re-insure all outstanding risks.....	108,997.58
Total liabilities, except capital and net surplus.....	\$128,517.58
Joint-stock capital paid up in cash.....	200,000.00
Surplus beyond capital.....	52,464.55
Aggregate liabilities, including paid up capital and net surplus.....	<u>\$380,982.13</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$184,611.37	\$13,500.63	
Deduct re-insurance, rebate, and return premium.	14,365.92	1,360.66	
Net cash received for premiums.....	<u>\$170,245.45</u>	<u>\$12,139.97</u>	\$182,385.42
Interest and dividends received from all sources.....			29,204.00
Aggregate income received during the year in cash.....			<u>\$211,589.42</u>

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$156,169.06	\$3,264.73	
Deduct salvages and re-insurance.....	425.71	150.00	
Net amount paid for losses.....	<u>\$155,743.35</u>	<u>\$3,113.73</u>	\$158,857.08
Cash dividends actually paid.....			16,000.00
Paid for commissions and brokerage.....			28,974.58
Salaries and other charges of officers, clerks, and other employés.....			9,660.41
Amount paid for state, national, and local taxes.....			7,488.92
All other payments and expenditures, viz: interest on borrowed money, \$348.25; re insurances, \$1,485.13; charged to profit and loss for bad notes, \$377.29; total.....			2,180.67
Aggregate expenditures during the year.....			<u>\$223,161.66</u>

NARAGANSETT FIRE AND MARINE INSURANCE COMPANY.

LOCATED IN PROVIDENCE, R. I.

[Incorporated July, 1859.]

HENRY HARRIS, *President.*

IRA A. FOSTER, *Secretary.*

Attorney in Connecticut, GEO. S. LESTER, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Loans on bond and mortgage (first liens).....	\$202,000.00
Interest due and accrued on bonds and mortgage loans.....	3,080.44
Value of lands mortgaged	\$65,985.00
Value of the buildings mortgaged	472,152.54
Total value of said mortgaged premises	<u>\$538,137.54</u>

Stocks and bonds owned by the Company.

	Par value.	Market value.	
New York City Street Improvement bonds	\$60,000.00	\$60,700.00	
New York City Central Park bonds	20,000.00	20,233.33	
City of Chicago Street Improvement bonds.....	16,000.00	16,000.00	
City of Cleveland City Hall bonds.....	13,000.00	13,000.00	
First National Bank.....	120,000.00	141,600.00	
National Bank of Commerce stock.....	32,000.00	34,880.00	
Commercial National Bank stock.....	27,650.00	30,415.00	
American National Bank stock.....	25,800.00	28,380.00	
National Bank of North America stock.....	20,000.00	23,200.00	
Merchants National Bank stock.....	13,900.00	15,568.00	
National Eagle Bank stock.....	9,600.00	11,904.00	
Manufacturers National Bank stock.....	6,000.00	6,480.00	
Union Bank stock.....	5,600.00	5,600.00	
Central National Bank (U. S.) stock.....	5,000.00	5,200.00	
Blackstone Canal National Bank stock.....	3,925.00	4,553.00	
Rhode Island National Bank stock.....	2,100.00	2,352.00	
Total par and market value.....	<u>\$380,575.00</u>	<u>\$420,065.33</u>	\$420,065.33
Cash in the Company's principal office in currency.....		\$5,418.36	
Cash belonging to the Company deposited in bank.....		13,029.94	
Total amount of cash items.....			18,448.30
Gross premiums in due course of collection			77,639.21
Bills receivable, not matured, taken for fire, marine and inland risks.....			47,518.01
Bills receivable other than those taken for premiums.....			6,065.01
Gross amount of all the Assets of the Company.....			774,816.30
Amount which should be deducted from the above Assets, viz: from item No. 18.			983.50
Aggregate amount of all actual available Assets.....			<u>\$773,832.80</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$50,114.35	
Losses unadjusted, including all reported and supposed losses...	12,000.00	
Losses resisted, including interest, costs, and expenses.....	12,500.00	
Total amount of claims for losses.....		\$74,614.35
Re-insurance at 50 per cent prem. on fire risks under one year...	\$112,551.18	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	24,466 05	
Gross premiums received and receivable on all Marine risks.....	54,949.35	
Amount required to safely re-insure all outstanding risks.....		191,966.58
Salaries and other miscellaneous expenses due and accrued.....		1,100.00
All other demands against the Company.....		13,637.92
Total liabilities, except capital and net surplus.....		\$281,318.85
Joint-stock capital paid up in cash.....		500,000.00
Aggregate liabilities, including paid up capital and net surplus.....		<u>\$781,318.85</u>

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$281,125.11	\$181,052.11	
Deduct re-insurance, rebate, and return premium,	26,961.06	5,408.07	
Net cash received for premiums.....	<u>\$254,161.05</u>	<u>\$175,644.04</u>	\$429,805.09
Bills and notes received for premiums remaining unpaid.....		\$37,187.34	

FIRE AND FIRE-MARINE INSURANCE.

Received for interest on bonds and mortgages.....	\$14,440.00
Received for interest and dividends on stocks and bonds, and other sources.....	34,698.37
Aggregate income received during the year in cash.....	<u>\$478,943.46</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Net amount paid for losses.....	<u>\$251,452.07</u>	<u>\$107,760.69</u>	\$359,212.76
Cash dividends actually paid.....			15,000.00
Paid for commissions and brokerage.....			46,294.77
Salaries and other charges of officers, clerks, and other employes and all office expenses.....			33,218.99
Amount paid for state, national, and local taxes.....			10,431.64
Aggregate expenditures during the year.....			<u>\$464,158.16</u>

NATIONAL INSURANCE COMPANY.

LOCATED IN BANGOR, MAINE.

[Incorporated Feb. 18, 1869.]

HIRAM RUGGLES, *President.*HURBERT FULLER, *Secretary.*

Attorney in Connecticut, L. W. SPERRY, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage (first liens).....	\$181,100.00
Interest due and accrued on bond and mortgage loans.....	9,594.21

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Bangor City bonds.....	\$10,000.00	\$10,075.00	
E. and N. A. R. R bonds.....	10,000.00	9,218.00	
Total par and market value.....	<u>\$20,000.00</u>	<u>\$19,293.00</u>	\$19,293.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Union Insurance Co. stock.....	\$3,000	\$3,900	\$3,000	
Bangor Gas Light Co. stock.....	1,000	1,500	1,000	
Mercantile Bank stock.....	5,500	6,050	5,500	
International Steamship Co. stock.....	1,000	1,300	1,000	
Merchants Marine Insurance Co. stock.....	6,000	6,300	6,000	
National Eagle Bank, R. I., stock.....	1,000	1,500	1,000	
Bangor City bonds.....	1,000	1,045	1,000	
Total par and market value and amount loaned.....	<u>\$18,500</u>	<u>\$21,595</u>	<u>\$18,500</u>	\$18,500.00
Cash in the Company's principal office, in currency.....		\$3,413.14		
Cash belonging to the Company deposited in banks.....		33,829.88		
Total amount of cash items.....				<u>37,243.02</u>

Interest due and accrued on collateral loans.....	\$981.33
Gross premiums in due course of collection	82,460 61
Bills receivable, not matured, taken for fire, marine and inland risks.....	98,787.61
All other property belonging to the Company, viz : rents due and accrued	2,182.00
Gross amount of all the Assets of the Company.....	\$450,141.78
Amount which should be deducted from the above Assets, viz : from item No. 18.	482.00
Aggregate amount of all actual available Assets.....	<u>\$449,659.78</u>

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$37,800.00	
Losses unadjusted, including all reported and supposed losses...	32,560.44	
Losses resisted, including interest costs and expenses.....	4 260.00	
	<u>\$74,620.44</u>	
Net amount of unpaid losses		\$74,620.44
Re-insurance at 50 per cent of prem. on fire risks under one year.	\$82,036.55	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	12,785.11	
Premiums received and receivable on all unexpired marine risks.	85,743.31	
Amount required to safely re-insure all outstanding risks.....		180,564.97
All other demands against the Company		9,505.49
Total liabilities, except stock and net surplus		\$264,690.90
Joint stock capital actually paid up in cash.....		200,000.00
Aggregate liabilities, including capital and net surplus		<u>\$464,690.90</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$216,439.79	\$51,124.86	
Deduct re-insurance, rebate, and return premium	8,370.99	1,352.19	
Net cash received for premiums	<u>\$208,068.80</u>	<u>49,772.67</u>	\$257,841.47
Bills and notes received for premiums.....		\$98,787 60	
Received for interest on bonds and mortgages.....			7,457.52
Aggregate income received during the year in cash			<u>\$265,298.99</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount paid for losses.....	\$71,113.73	\$42,113.63	
Deduct salvages and re-insurance.....		1,456.69	
Net amount paid for losses.....	<u>\$71,113.73</u>	<u>\$40,656.94</u>	\$111,770.67
Cash dividends actually paid.....			12,307.69
Paid or allowed for commissions and brokerage.....			54,276 46
Salaries, and other charges of officers, clerks, and other employés.....			8,960.80
Amount paid for state, national and local taxes.....			3,526.71
All other payments, viz : interest on borrowed money.....			13,963.74
Aggregate amount of actual expenditures during the year, in cash.....			<u>\$204,806.07</u>

NATIONAL INSURANCE COMPANY.

LOCATED IN BOSTON, MASS.

[Incorporated June 18, 1825.]

ELISHA WHITNEY, *President.*

GEORGE W. KUHN, *Secretary.*

Attorney in Connecticut, C. B. BOWERS, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Loans on bond and mortgage (first liens).....	19,500.00
Interest due and accrued on bond and mortgage loans.....	163.48
Value of the lands mortgaged.....	\$18,000.00
Value of the buildings mortgaged (insured for \$31,000.00).....	16,000.00
Total value of mortgaged premises.....	<u>\$34,000.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
City of Portland building loan.....	\$15,000.00	\$14,250.00	
Hamilton National Bank stock.....	101,200.00	121,440.00	
Hide & Leather National Bank stock.....	17,000.00	23,120.00	
State National Bank stock.....	23,700.00	25,833.00	
Webster National Bank stock.....	18,400.00	18,952.00	
Bay State National Bank stock.....	11,250.00	13,800.00	
Atlas National Bank stock.....	12,000.00	13,680.00	
Market National Bank stock.....	7,000.00	8,050.00	
Shawmut National Bank stock.....	8,800.00	11,000.00	
Boston & Maine Railroad stock.....	22,700.00	33,369.00	
Total par and market value	<u>\$237,050.00</u>	<u>\$283,494.00</u>	\$283,494.00

All other loans made by the Company, viz : on personal security.....	5,746.67
Cash in the Company's principal office, in currency.....	542.88
Cash belonging to the Company deposited in bank.....	<u>\$30,349.78</u>
Total amount of cash items.....	30,892.66
Interest due and accrued on stocks not included in market value.....	318.87
Gross premiums in due course of collection.....	95,343.32
Bills receivable, not matured, taken for fire marine and inland risks.....	159,567.03
All other property belonging to the Company, viz: advance on Tug Richmond Security bond.....	300,000.00
Aggregate amount of all actual available Assets.....	<u>\$896,680.71</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$198,000.00
Losses unadjusted, including all reported and supposed losses...	20,000.00
Net amount of unpaid losses.....	<u>\$218,000.00</u>

Re-insurance, <i>pro rata</i> , on fire risks running one year, and more.	\$138,687.16	
Re-insurance at 50 per cent on inland navigation risks.	41,251.80	
Re-insurance at 50 per cent of prem. on unexpired inland risks.	41,636.20	
Premiums received and receivable on all unexpired marine risks.	115,778.29	
Amount required to safely re-insure all outstanding risks.		\$337,353.45
Cash dividends declared to stockholders on capital remaining unpaid.		738.00
Due and to become due for borrowed money.		90,000.00
All other demands against the Company, viz: commissions, brokerage, &c.		38.35
Total liabilities, except capital and net surplus.		\$646,129.80
Joint-stock capital paid up in cash.		300,000.00
Aggregate liabilities, including paid up capital.		\$946,129.80

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.	\$353,635.39	\$451,372.84	
Deduct re-insurance, rebate, and return premium.	23,482.94	45,904.66	
Net cash received for premiums.	\$330,152.45	\$405,468.18	\$735,620.63
Bills and notes received during the year for premiums, remaining unpaid.		\$86,110.20	
Interest received on bonds and mortgages.			1,731.70
Interest and dividends received from all other sources.			47,428.75
Income from all other sources, viz: profit and loss items.			24,169.51
Aggregate income received during the year.			\$808,950.59

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount paid for losses.	\$550,950.50	\$411,788.06	
Deduct salvages and re-insurances.	2,889.92	18,661.43	
Net amount paid for losses.	\$548,060.58	\$393,126.63	\$941,187.21
Cash dividends actually paid.			39,754.00
Paid for commissions and brokerage.			90,154.44
Salaries and other charges of officers, clerks and other employes.			24,706.66
Amount paid for state, national and local taxes.			25,021.18
All other payments, viz: office agency and incidental expenses.			35,726.23
Aggregate expenditures during the year in cash.			\$1,156,549.72

NIAGARA FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated August, 1850.]

HENRY A. HOWE, *President*.PETER NOTMAN, *Secretary*.

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.	\$1,000,000.00
Whole amount of capital actually paid up in cash.	1,000,000.00

II. ASSETS.

Real estate owned by the Company unincumbered.....	\$22,775.48
Loans on bond and mortgage, (first liens).....	15,000.00
Interest due on bond and mortgage loans.....	5,565.00

Stocks and bonds owned by the Company.

	Par Value.	Market Value.	
United States 6's bonds 1881, Registered.....	\$133,000.00	\$152,600.00	
United States 5-20 bonds, Registered.....	295,000.00	327,450.00	
United States 10-40 bonds, Registered.....	100,000.00	109,000.00	
United States bonds, 30 years currency, Regist'd.	110,000.00	127,050.00	
Tennessee State 6 per cent bonds.....	20,000.00	13,000.00	
Alabama State 8 per cent bonds.....	10,000.00	10,000.00	
Total par and market value.....	<u>\$668,000.00</u>	<u>\$739,100.00</u>	\$739,100.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaded.	
Central Railroad Co. stock, of N. J.....	\$200,000	\$220,000	\$150,000	
Delaware & Hudson Canal Co. stock.....	4,800	5,760	5,000	
United States 6's bonds.....	27,500	31,000	27,000	
United States Life Insurance Co. stock.....	1,000	1,500	1,200	
Total amount.....	<u>\$233,300</u>	<u>\$258,260</u>	<u>\$188,200</u>	\$183,200.00

All other loans made by the Company, as follows, viz: advanced to City of New York, to pay firemen at 7 per cent interest.....	3,600.00
Cash in the Company's principal office, in currency.....	\$4,041.64
Cash belonging to the Company deposited in bank.....	4,841.01
Total amount of cash items.....	8,882.65
Interest due and accrued on stocks not included in "market value".....	421.67
Interest due and accrued on collateral loans.....	6,328.33
Gross premiums in due course of collection.....	88,974.11
Bills receivable, not matured, taken for fire, marine and inland risks, past due..	852.79
All other property belonging to the Company, viz: salvage property and claims, on losses already paid, \$3,275.00; claims for return taxes on dividends in 1870, \$5,263.16; bills receivable other than those taken for premiums, \$4,001.39; office furniture, &c.; total.....	37,539.55
Aggregate amount of all actual available Assets.....	<u>\$1,256,239.58</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$49,769.00	
Losses resisted, including interest, costs and expenses.....	15,425.00	
Net amount of unpaid losses.....		\$65,194.00
Re-insurance at 50 per cent prem. on fire risks under one year..	\$234,712.73	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	51,874.61	
Re-insurance at 50 per cent on inland navigation risks.....	279.99	
Amount required to safely re-insure all outstanding risks.....		286,867.33
Cash dividends declared to stockholders on capital remaining unpaid.....		87.25
Total liabilities, except stock and net surplus.....		\$352,148.58
Joint-stock capital paid up in cash.....		1,000,000.00
Aggregate liabilities, including capital.....		<u>\$1,352,148.58</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$690,282.81	\$15,723.83	
Deduct re-insurance, rebate, and return premium.	48,198.42		
Net cash received for premiums.....	<u>\$642,084.39</u>	<u>\$15,723.83</u>	\$657,808.22

Interest received on bonds and mortgages.....	\$11,270.00
Interest and dividends received from all other sources.....	73,992.39
Income from all other sources, viz: rents.....	8,305.07
Aggregate income received during the year in cash.....	<u>\$751,375.68</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount of claims for losses.....	\$539,096.59	\$14,075.13	
Deduct re-insurance thereon.....	29,159.14		
Net amount paid during the year for losses....	<u>\$509,937.45</u>	<u>\$14,075.13</u>	\$524,012.58
Cash dividends actually paid.....			35,737.75
Paid or allowed for commissions and brokerage.....			91,431.47
Salaries and other charges of officers, clerks, and other employes.....			29,600.00
Amount paid for state, national and local taxes.....			25,144.79
All other payments and expenditures, viz: interest on borrowed money, \$126.00; stationery, traveling expenses, rents, supplies, maps, surveys, &c.; total.....			81,820.92
Aggregate expenditures during the year in cash.....			<u>\$787,747.51</u>

PHENIX INSURANCE COMPANY.

LOCATED IN BROOKLYN, N. Y.

[Incorporated Sept. 10th, 1853.]

STEPHEN CROWELL, *President.*PHILANDER SHAW, *Secretary.*

Attorney in Connecticut, E. B. GOODSSELL, Bridgeport.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	1,000,000.00

II. ASSETS.

Real estate owned by the Company unincumbered.....	\$170,000.00
Loans on bond and mortgage, (first liens).....	343,445.00
Interest accrued on bond and mortgage loans.....	8,229.18
Value of the lands mortgaged.....	\$352,150.00
Value of the buildings mortgaged.....	554,250.00
Total value of said mortgaged premises.....	<u>\$906,400.00</u>

Stock and bonds owned by the Company.

	Par Value.	Market Value.
United States 5-20 bonds, 1864, Coup.....	\$10,000.00	\$11,100.00
United States 5-20 bonds, 1867, Reg.....	235,200.00	265,775.00
United States 5-20 bonds, 1868, Coup.....	6,350.00	7,175.50
United States bonds, 1881, Coup.....	55,000.00	63,250.00
United States 10-40 bonds, Reg.....	77,000.00	84,700.00
Tennessee State Bonds.....	35,000.00	22,400.00
Virginia State Bonds (consolidated).....	29,544.67	16,840.46
Virginia State Bonds (deferred).....	14,772.33	3,102.18

	Par Value.	Market Value.
North Carolina State Bonds.....	10,000.00	3,500.00
South Carolina State Bonds.....	20,000.00	10,000.00
Alabama State Bonds.....	10,000.00	10,000.00
Mississippi State Bonds.....	20,000.00	18,000.00
Kings County Bonds (6 p.c.).....	32,000.00	32,000.00
Kings County Bonds (7 p.c.).....	10,000.00	10,000.00
Sewerage Fund Bonds of the City of Brooklyn.	85,000.00	85,625.00
Assessment Fund Bonds of the City of Brooklyn	17,313.39	17,313.39
People's Gas Light Co. B'ds. of City of Brooklyn	50,000.00	50,000.00
Nassau Gas Light Co. Certificates.....	15,000.00	17,250.00
800 shares Nassau Gas Light Co.'s stock, of the City of Brooklyn.....	20,000.00	26,000.00
65 shares Union Ferry Co. Stock.....	6,500.00	9,750.00
Houston & Texas R. R. Bonds.....	3,000.00	3,000.00
Total par and market value.....	<u>\$761,680.39</u>	<u>\$766,782.53</u>

766,782.53

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Montauk Fire Insurance Company, Brooklyn.....	1,000	1,400	5,000
Mechanics Fire Insurance Company, Brooklyn.....	500	525	
Mechanics Bank, Brooklyn.....	2,000	3,000	
Shoe and Leather Bank, New York.....	800	1,216	6,500
Nassau Bank, Brooklyn.....	2,000	35,000	
Home Fire Insurance Company, New York.....	2,000	2,000	
Union Trust Company, New York.....	1,100	1,980	2,200
City Fire Insurance Company, New York.....	1,050	1,735	
Peter Cooper Fire Insurance Company, New York.....	1,100	1,540	
Mechanics Fire Insurance Company, Brooklyn.....	1,000	1,050	2,000
Mechanics Bank, Brooklyn.....	1,000	1,500	
Bank of the State of New York, N. Y.....	1,800	1,980	
Rutger's Fire Insurance Company, New York.....	400	660	200
American Fire Insurance Company, New York.....	1,000	1,800	1,800
World Mutual Life Insurance Company, New York.....	1,000	1,000	
U. S. Bonds, 5-20's, 1865.....	2,450	2,719.50	
Bank of the Republic, New York.....	4,000	4,600	8,000
Union Ferry Company, Brooklyn.....	1,000	1,500	
Brooklyn City Railroad Company, Brooklyn.....	3,070	5,372.50	
Clinton Fire Insurance Company, New York.....	1,400	1,820	3,000
Relief Fire Insurance Company, New York.....	2,000	2,000	
Union Trust Company, New York.....	13,000	23,400	
U. S. Bonds, Currency 6's.....	3,000	3,450	2,100
Arctic Fire Insurance Company, New York.....	5,000	5,000	5,400
Home Fire Insurance Company, New York.....	2,000	2,000	
Importers & Traders Fire Insurance Company, New York.....	1,000	1,120	
Commercial Fire Insurance Company, New York.....	1,000	1,150	2,000
Chicago, Burlington & Quincy Railroad Company.....	10,000	12,500	10,000
Standard Fire Insurance Company, New York.....	1,500	1,800	1,500
Merchants Bank, New York.....	1,000	1,220	800
Union Ferry Company, Brooklyn.....	1,900	2,850	2,400
Town of White Plains, New York.....	500	500	
Firemen's Trust Insurance Company, Brooklyn.....	500	560	
Market Bank, New York.....	1,500	1,900	2,000
People's Gas Light Company, Brooklyn, bonds.....	10,000	10,000	9,500
People's Gas Light Company, Brooklyn, Bonds.....	6,000	6,000	5,288.08
Commercial Bank, Brooklyn.....	500	500	450
Montauk Fire Insurance Company, Brooklyn.....	500	700	450
U. S. Bonds, 5-20's, 1867.....	300	389	300
American Merchants Union Express Company.....	1,000	600	833.85
South Carolina State Bonds.....	2,000	480	
Economical Printing Company.....	1,000	1,500	
Assignment Pay Roll N. Y. Fire Department.....	1,800	1,800	1,800
Total par and market value and amount loaned thereon....	<u>\$96,670</u>	<u>\$122,317</u>	<u>\$94,671.88</u>

\$94,671.88

Cash in the Company's principal office, in currency.....	\$12,597.79
Cash belonging to the Company deposited in bank.....	66,187.65

Total amount of cash items.....	78,785.44
Interest due and accrued on stocks, not included in market value.....	6,385.37
Interest due and accrued on Collateral loans.....	1,111.02
Gross premiums in due course of collection.....	148,689.60
Bills receivable, not matured, taken for fire, marine and inland risks, past due...	131,502.02

All other property belonging to the Company, viz: salvage property and claims, on losses already paid, \$45,716.00; rents due and accrued, \$4,003.47; due from other companies for re-insurance on losses already paid, \$25,453.05; bills receivable other than those taken for premiums, \$15,695.41; wrecking apparatus at Detroit, \$17,000.00; Revenue Stamps, \$100.00; office furniture, safes, stationery, \$10,000.00; total.....

\$118,967.93

Aggregate amount of all Assets of the Company, at their actual value..... \$1,862,660.22

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,686.67	
Losses unadjusted, including all reported or supposed losses	102,342.83	
Losses resisted, including interest, costs and other expenses.....	50,670.00	
Gross amount of claims for losses	\$167,699.00	
Deduct re-insurance thereon	5,000.00	
Net amount of unpaid losses.....		\$162,699.50
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	\$431,401.85	
Premiums received and receivable on all unexpired marine risks.	96,683.30	
Amount required to safely re-insure all outstanding risks.....		528,085.15
Total liabilities except capital and net surplus.....		\$690,784.65
Joint-stock capital paid up in cash.....		1,000,000.00
Surplus beyond capital.....		171,875.57
Aggregate liabilities, including capital.....		<u>\$1,862,660.22</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$1,105,496.01	\$432,555.85	
Deduct re-insurance, rebate and return premium.	90,432.83	116,283.32	
Net cash received for premiums.....	<u>\$1,015,063.18</u>	<u>\$316,272.53</u>	\$1,331,335.71
Bills and notes received for premiums unpaid.....		\$111,002.52	
Received for interest on bonds and mortgages.....			\$22,817.76
Interest and dividends received from all other sources.....			58,909.47
Income received from all other sources, viz: rents, \$4,527.66; premiums on gold, \$2,528.92; profits on securities sold, \$2,070.85; earnings of wrecking pumps, \$827.12.....			9,954.55
Aggregate income received during the year in cash.....			<u>\$1,423,017.49</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount paid for losses on fire risks.....	\$737,357.73	\$289,912.28	
Deduct salvages and re-insurances.....	1,768.46	78,392.40	
Net amount paid for losses.....	<u>\$735,589.27</u>	<u>\$211,519.88</u>	\$947,109.15
Cash dividends actually paid.....			120,000.00
Paid for commissions and brokerage.....			159,852.04
Salaries and other charges of officers, clerks, and other employés.....			93,763.13
Amount paid for state, national and local taxes.....			27,692.08
All other payments and expenditures, viz: stationery, postage, office rents, traveling expenses, advertising, legal and other expenses.....			82,341.84
Aggregate expenditures during the year in cash.....			<u>\$1,430,758.24</u>

PEOPLES FIRE INSURANCE COMPANY.

LOCATED IN WORCESTER, MASS.

[Incorporated, 1847.]

HENRY CHAPIN, *President*.AUGUSTUS N. CURRIER, *Secretary*.

Attorney in Connecticut, W. E. BAKER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	400,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	75,000.00
Loans on bond and mortgage, (first liens).....	361,288.00
Interest accrued on bond and mortgage loans.....	10,066.68
Total value of mortgaged premises.....	<u>\$887,300.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
Worcester & Nashua Railroad stock.....	\$16,200.00	\$22,680.00	
Boston & Albany Railroad stock.....	26,700.00	39,516.00	
Boston & Providence Railroad stock.....	16,000.00	23,680.00	
Providence & Worcester Railroad stock.....	40,000.00	58,800.00	
Westboro National Bank stock.....	3,000.00	3,750.00	
First National Bank stock.....	2,400.00	3,360.00	
City National Bank stock.....	3,200.00	4,480.00	
Central National Bank stock.....	3,800.00	5,320.00	
Worcester National Bank stock.....	2,500.00	3,500.00	
Quinsigamond National Bank stock.....	6,500.00	8,450.00	
Loaned Town of Marlboro.....		12,000.00	
Total par and market value.....	<u>\$120,300.00</u>	<u>\$185,536.00</u>	\$185,536.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Worcester Gas Light Co. stock.....	\$6,500	\$8,450	\$6,500	
Bay State Shoe and Leather Co. stock.....	25,000	42,500	14,500	
Boston & Lincoln Wharf Co. stock.....	10,000	10,000	5,000	
Central National Bank stock.....	600	840	1,000	
Providence & Worcester Railroad stock.....	400	580	1,000	
Washburn & Moen Manufacturing Co. stock.....	15,000	18,000	10,000	
Peoples Fire Insurance Co. stock.....	8,500	8,925	8,900	
Worcester Safe Deposit & Trust Co. stock.....	2,000	2,400		
Crompton Carpet Co. stock.....	30,000	30,000	20,000	
United States 5-20 bonds.....	500	550	500	
Total par and market value and amount loaned thereon. . .	<u>\$98,500</u>	<u>\$122,245</u>	<u>66,400</u>	\$66,400.00
All other loans made by the Company, viz: on personal security.....				43,071.70
Cash in the Company's principal office, in currency.....		\$2,035.89		
Cash belonging to the Company deposited in bank.....		38,553.47		
Total amount of cash items.....				40,589.36

Interest due and accrued on stocks not included in "market value"	\$3,410.00
Interest due and accrued on collateral loans.....	3,238.56
Gross premiums in due course of collection.....	5,079.11
All other property belonging to the Company, viz: rents due and accrued \$1,613.50; office furniture, safes, &c., \$5,000.00; total.....	6,613.50
Aggregate amount of all actual available Assets.....	<u>\$800,292.91</u>

III. LIABILITIES.

Losses unadjusted, including all reported or supposed losses....	\$11,000.00	
Losses resisted, including interest, costs and expenses.....	3,000.00	
Net amount of unpaid losses.....		\$14,000.00
Re-insurance at 50 per cent of prem. on fire risks under one year.	\$245,825.16	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	128,593.16	
Amount required to safely re-insure all outstanding risks.....		374,418.32
Total Liabilities, except capital and net surplus.....		\$388,418.32
Joint-stock capital paid up in cash.....		400,000.00
Surplus beyond capital.....		11,874.59
Aggregate Liabilities, including capital and net surplus.....		<u>\$800,292.91</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$639,989.75	
Deduct re-insurance, rebate, and return premium.....	48,887.16	
Net cash received for premiums.....		\$591,102.59
Received for interest on bonds and mortgages.....		55,355.17
Interest and dividends received from all other sources.....		
Income from all other sources, viz: rents.....		5,325.50
Received for calls on capital	\$100,000.00	
Aggregate income received during the year in cash.....		<u>\$651,783.26</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	\$679,048.19	
Deduct salvages and re-insurances.....	1,531.32	
Net amount paid during the year for losses.....		\$677,516.87
Cash dividends actually paid.....		48,000.00
Paid and allowed for commissions and brokerage.....		81,877.67
Salaries and other charges of officers, clerks, and other employes.....		16,000.00
Paid for state, national and local taxes.....		23,957.56
All other payments and expenditures, viz: stationery, postage, traveling expenses, printing, &c.....		23,113.91
Aggregate Expenditures during the year in cash.....		<u>\$870,466.01</u>

PENNSYLVANIA FIRE INSURANCE COMPANY.

LOCATED IN PHILADELPHIA, PENN.

[Incorporated January, 1825.]

DANIEL SMITH, JR., *President.*WM. G. CROWELL, *Secretary.*

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$400,000.00
Whole amount of capital actually paid up in cash.....	400,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	\$40,000.00
Loans on bond and mortgage (first liens).....	521,420.00
Interest due and accrued on bond and mortgage loans.....	8,134.64

Stocks and Bonds owned by the Company :

	Par value.	Market value.	
Philadelphia Wil. & Balt. Railroad Co. stock...	\$25,000.00	\$28,000.00	
Pennsylvania Railroad Co. loan.....	11,000.00	11,220.00	
Camden & Amboy Railroad Co. loan.....	55,000.00	52,525.00	
Philadelphia & Erie Railroad Co. loan.....	25,000.00	22,375.00	
North Pennsylvania Railroad Co. loan.....	30,000.00	30,450.00	
Philadelphia & Reading Railroad Co. loan.....	20,000.00	20,000.00	
Harrisburg & Mt. Joy Railroad Co. loan.....	20,000.00	19,000.00	
Lehigh Valley Railroad Co. loan.....	30,000.00	28,500.00	
Elmira & Williamsport Railroad Co. loan.....	25,000.00	23,500.00	
West Jersey Railroad Co. loan.....	10,000.00	10,200.00	
Pennsylvania & New York Co. loan.....	10,000.00	9,400.00	
American Steamship Co. loan.....	15,000.00	15,000.00	
Schylkill Navigation Co. loan.....	20,700.00	16,210.00	
Lehigh Coal & Navigation Co. loan.....	40,000.00	34,400.00	
Chesapeake & Del. Canal Co. loan.....	10,000.00	9,400.00	
Delaware Division loan.....	20,000.00	17,000.00	
United States 6 per cent loan.....	20,000.00	23,000.00	
United States 5-20 loan.....	30,000.00	34,650.00	
Philadelphia City sixes loan.....	50,000.00	51,000.00	
Philadelphia City fives loan.....	6,000.00	5,700.00	
Pittsburg City sevens loan.....	16,000.00	15,120.00	
Pittsburg City sixes loan.....	6,000.00	5,550.00	
Cincinnati City sixes loan.....	12,000.00	11,400.00	
Pennsylvania State loan.....	36,000.00	38,160.00	
Philadelphia National Bank stock.....	23,400.00	39,780.00	
Western National Bank stock.....	11,000.00	14,300.00	
Girard National Bank stock.....	6,600.00	8,187.50	
Manayunk Gas Light Co. stock.....	1,000.00	1,195.00	
Total par and market value.....	<u>\$584,700.00</u>	<u>\$595,222.50</u>	\$595,222.50

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Camden & Amboy Railroad Co. stock.....	\$12,100	\$15,609	\$10,105	
Huntingdon & Broad Top loan.....	5,000	4,350	2,500	
Huntingdon & Broad Top loan.....	5,000	4,350	2,500	
Huntingdon & Broad Top loan.....	4,500	3,915	2,250	
Total par and market value and amount loaned thereon....	<u>\$26,600</u>	<u>\$28,224</u>	<u>\$17,355</u>	17,355.00
Cash in the Company's principal office, in currency.....		\$3,343.72		
Cash belonging to the Company deposited in bank.....		44,330.60		
Total amount of cash items.....				47,674.32
Interest due and accrued on stocks, not included in market value.....				4,008.87
Gross premiums in due course of collection.....				23,738.92
Aggregate amount of all Assets of the Company, at their actual value.....				<u>\$1,257,554.25</u>

III. LIABILITIES.

Net amount of unpaid losses.....	\$15,041.72
Re-insurance at 50 per cent prem. on fire risks under one year..	\$111,161.06
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	8,670.73
Amount required to safely re-insure all outstanding risks.....	119,831.79
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received.....	356,409.80

Cash dividends declared to stockholders remaining unpaid.....	\$495.00
All other demands against the Company, viz: commissions, brokerage and other charges due and to become due to agents and brokers on premiums, \$5,879.57; return premiums, \$1,458.73; total.....	7,238.30
Total liabilities, except stock and net surplus.....	\$499,016.61
Joint-stock capital paid up in cash.....	400,000.00
Surplus beyond capital.....	358,537.64
Aggregate liabilities, including paid up capital and net surplus.....	<u>\$1,257,554.25</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$221,744.30
Deduct re-insurance, rebate, and return premium.....	10,696.78
Net cash received for premiums.....	\$211,047.52
Interest received on bonds and mortgages.....	29,267.10
Interest and dividends received from all other sources.....	35,497.00
Income from all other sources, viz: rents, \$250.00; gain on securities sold, \$15,654.42; gain on perpetual dept. cancelled, \$236.07; total.....	16,140.27
Deposit premiums received for perpetual fire risks.....	\$38,493.08
Aggregate income received during the year in cash.....	<u>\$291,951.89</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$44,285.18
Cash dividends actually paid.....	59,505.00
Paid for commissions and brokerage.....	24,126.62
Salaries and other charges of officers, clerks and other employés.....	13,050.00
Amount paid for state, national and local taxes.....	12,645.96
All other payments and expenditures, viz; rent, advertising, printing, postage, stationery, and supplies.....	10,240.83
Amount of deposit premium returned during the year on perpetual fire risks.....	\$5,831.53
Aggregate Expenditures during the year in cash.....	<u>\$163,853.59</u>

REPUBLIC FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated April 12, 1852.]

ROBERT S. HOWE, *President.*EDWARD ROWELL, *Secretary.*

Attorney in Connecticut, JAMES F. BABCOCK, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered.....		\$85,000.00
Loans on bond and mortgage, (first liens).....		6,400.00
Interest due and accrued on bond and mortgage loans.....		37.33
Value of the lands mortgaged.....	\$17,500.00	
Value of buildings (insured for \$18,000.00).....	20,000.00	
Total value of said mortgaged premises.....	<u>\$37,500.00</u>	

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
National Bank of Commerce stock.....	\$26,000.00	\$30,130.00	
Gallatin National Bank stock.....	5,000.00	6,000.00	
United States 5-20 bonds of 1864, Registered....	40,000.00	44,000.00	
United States 5-20 bonds of 1865, Coupons.....	20,000.00	22,050.00	
United States 5-20 bonds of 1867, Registered....	25,000.00	28,000.00	
United States Currency 6's.....	25,000.00	28,875.00	
United States 10-40 bonds.....	118,000.00	128,620.00	
New York County 7 per cent bonds.....	40,000.00	41,400.00	
New York City 7 per cent bonds.....	40,000.00	41,400.00	
Total par and market value.....	<u>\$339,200.00</u>	<u>\$370,475.00</u>	\$370,475.00

Cash in the Company's principal office, in currency.....	\$2,241.57	
Cash belonging to the Company deposited in bank.....	2,615.92	
Total amount of cash items.....		\$4,857.49
Interest due and accrued on stocks not included in "market value".....		2,068.34
Gross premiums in due course of collection.....		30,880.94
Bills receivable, not matured for fire risks.....		852.79
All other property belonging to the company, viz: salvage property and claims, on losses already paid, \$818.75; rents due and accrued, \$2,383.00; total.....		3,201.75
Aggregate amount of all actual available Assets.....		<u>\$503,773.64</u>

III. LIABILITIES.

Losses unadjusted, including all reported or supposed losses....	\$19,010.38	
Losses resisted, including interest, costs, and expenses.....	13,001.98	
Net amount of unpaid losses.....		\$32,012.36
Re-insurance at 50 per cent of prem. on fire risks under one year,.....	\$164,134.69	
Re-insurance at 50 p. c. on fire risks running more than one year.....	32,826.94	
Re-insurance at 50 per cent on inland navigation risks.....	279.99	
Amount required to safely re-insure all outstanding risks.....		197,241.62
Interest declared but not due to scripholders, remaining unpaid.....		6,225.73
Total liabilities, except capital and net surplus.....		<u>\$235,479.71</u>
Joint-stock capital paid up in cash.....		300,000.00
Aggregate liabilities, including paid-up capital, and net surplus.....		<u>\$535,479.71</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$507,448.40	\$16,971.10	
Deduct re-insurance, rebate and return premium.....	37,708.07		
Net cash received for premiums.....	<u>\$469,740.33</u>	<u>\$16,971.10</u>	\$486,711.43
Bills and notes received for premiums remaining unpaid.....		\$375.00	
Received for interest on bonds and mortgages.....			4,287.50
Interest and dividends received from all other sources.....			27,090.34
Income received from all other sources, viz: rents.....			14,200.00
Aggregate income received during the year in cash.....			<u>\$532,289.27</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount paid for losses.....	\$485,839.76	\$15,167.00	
Deduct salvages and re-insurances.....	29,159.14	5,535.21	
Net amount paid for losses.....	<u>\$456,680.62</u>	<u>\$9,631.79</u>	\$466,312.41
Cash dividends actually paid.....			18,733.80
Paid for commissions and brokerage.....			61,387.51
Salaries and other charges of officers, clerks, and other employes.....			24,008.59
Amount paid for state, national and local taxes.....			9,534.64
All other payments, viz: interest on borrowed money, \$358.19; expenses of underwriters agency, \$35,472.08; rent, stationery, advertising, &c., \$16,335.56;			
Total.....			52,165.83
Aggregate Expenditures during the year in cash.....			<u>\$632,142.78</u>

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

LOCATED IN SPRINGFIELD, MASS.

[Incorporated, 1849.]

EDMUND FREEMAN, *President.*

SANFORD J. HALL, *Secretary.*

Attorney in Connecticut, WM. E. BAKER, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Real estate owned by the Company.....	100,000.00
Loans on bond and mortgage, upon which not more than one year's interest is due	174,831.67
Interest due and accrued on bonds and mortgage loans.....	1,877.35
Value of lands mortgaged.....	\$498,800.00
Value of the buildings mortgaged.....	362,700.00
Total value of mortgaged premises.....	<u>861,500.00</u>

Stock and bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 registered bonds of 1865.....	\$70,000.00	\$78,050.00	
United States 5-20 registered bonds of 1868.....	10,000.00	11,200.00	
United States 6 p. c. registered bonds of 1881...	50,000.00	57,250.00	
National Bank shares.....	117,200.00	154,525.00	
Railroad shares.....	105,700.00	152,338.00	
Rome, Watertown, & Ogdensburg 1st mort. bds.	1,700.00	1,700.00	
Springfield Aqueduct Co. shares.....	8,000.00	9,200.00	
Total par and market value.....	<u>\$362,600.00</u>	<u>\$464,263.00</u>	\$464,263.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Howard Nat. Bank Stock, Boston.....	\$3,300	\$3,630	\$3,300
Detroit, Monroe & Toledo R. R. Co.....	1,000	1,000	1,000
Lake Erie, Wabash & St. Louis R. R. Co. bonds.....	2,000	2,000	3,000
Toledo & Illinois.....	1,000	1,000	
Boston & Albany R. R. Co. stock.....	1,500	2,250	1,700
Charter Oak Life Ins. Co., Hartford, policy.....	4,000	4,000	1,732.97
3d National Bank Stock, Springfield.....	5,000	7,500	15,435.54
Western Union Telegraph Co. bonds.....	12,000	10,800	
Illinois R. R. Co., bonds.....	1,000	1,000	
United States 10-40 Coupon bonds.....	500	545	1,462.50
3d National Bank stock.....	300	450	325
Buffalo, New York & Erie R. R. Co. bonds.....	1,200	1,200	1,000
St. Joseph and Council Bluffs R. R. Co. bonds.....	500	500	500
New Jersey Midland R. R. Co. bonds.....	2,000	2,000	2,000
United States 6 per cent. of reg. bonds.....	17,000	19,465	17,000
Naugatuck R. R. Co. stock.....	1,000	1,000	910
Hartford & New Haven R. R. Co. stock.....	3,400	5,610	3,445
Hartford & New Haven R. R. Co. Scrip stock.....	5,000	6,000	4,550
Agawam National Bank.....	2,000	3,000	2,000
New Britain National Bank.....	1,700	1,870	2,600
New York & Oswego, Midland R. R. Co. bonds.....	1,000	1,000	
New Jersey, Midland R. R. Co. bonds.....	1,000	1,000	1,040
Salisbury Mills.....	1,400	2,800	1,625
New London Northern R. R. Co.....	1,000	1,080	700
Chicopee National Bank stock.....	800	1,304	780
Boston & Albany R. R. Co. stock.....	1,800	2,700	2,015
St. Joseph & Council Bluffs R. R. Co. bonds.....	9,000	9,000	6,500
Union Pacific R. R. Co. bonds.....	1,000	900	780
2d National Bank stock, Springfield.....	3,000	5,250	4,000
Agawam National Bank stock, Springfield.....	1,200	1,800	1,365
Potsdam & Watertown R. R. Co. bonds.....	1,000	1,000	780
St. Louis, Alton & Terre Haute R. R. Co. bonds.....	2,000	1,700	1,300
United States 5-20 Coupon bonds.....	1,500	2,100	1,250
Lake Erie, Wabash & St. Louis R. R. Co. bonds.....	3,000	3,000	3,000
United States 5-20 Coupon bonds.....	1,000	1,200	1,300
2nd National Bank stock.....	500	875	650
New Britain Gas Light Co. stock.....	2,000	2,400	1,950
Agawam National Bank stock.....	3,500	5,250	3,900
Agawam National Bank stock.....	2,000	3,000	2,275
Agawam National Bank stock.....	2,000	3,000	2,275
Hartford Carpet Co. stock.....	2,500	5,000	4,500
Atchison, Topeka & Santa Fe, R. R. Co. bonds.....	2,000	1,800	1,300
United States 6 p. c. of 1881, Coupon bonds.....	1,000	1,140	
United States 5-20 Coupon bonds.....	1,000	1,200	2,000
3d National Bank stock, Springfield.....	1,000	1,500	1,495
2d National Bank Stock, Cleveland.....	1,100	1,210	715
United States 6 p. c. of 1881, Coupon bonds.....	10,000	14,500	20,000
Decatur & E. St. Louis R. R. Co. bonds.....	11,000	10,890	
Framingham and Lowell R. R. Co. bonds.....	15,000	13,500	12,000
Springfield Gas Light Co.....	2,400	4,800	
Glasgow Co.....	900	1,350	5,000
Agawam National Bank stock.....	300	450	
American Merchants Union Exchange Co.....	6,200	3,596	3,575
Central National Bank stock, New York.....	6,000	6,600	
Shoe & Leather Bank stock, New York.....	2,000	3,000	8,000
Total par and market value and amount loaned thereon....	\$167,500	\$205,715	\$158,031.01

\$158,031.01

Cash in Company's principal office, in currency.....	\$8,377.04
Cash belonging to the Company deposited in bank.....	70,210.72

Total amount of cash items.....	78,587.76
Interest due and accrued on stocks not included in market value.....	6,647.19
Interest due and accrued on collateral loans.....	1,308.80
Gross premiums in due course of collection.....	77,029.24
Rents due and accrued, \$666.66; office furniture, \$2,363.07.....	3,029.73
Aggregate amount of all Assets of the Company, at their actual value.....	\$1,065,605.75

III. LIABILITIES.

Losses adjusted and unpaid.....	\$108,540.40
Losses adjusted, including all reported or supposed losses.....	30,455.25
Losses resisted, including interest, cost and expenses.....	13,900.00
Deduct re-insurance thereon.....	\$152,895.65
Net amount of unpaid losses.....	\$152,895.65

Re-insurance at 50 per cent of prem. on fire risks under one year.	\$215,008.04	
Re-insurance <i>pro rata</i> , on fire risks running more than one year..	119,013.30	
Amount required to safely re-insure all outstanding risks.....		\$334,021.34
All other demands against the Company,.....		10,500.00
Total liabilities, except stock and net surplus		497,416.99
Joint-stock capital paid up in cash.....		500,000.00
Surplus beyond capital.....		68,188.76
Aggregate liabilities, including paid up capital.....		<u>\$1,065,605.75</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$642,086.80	
Deduct re insurance, rebate, and return premium.....	40,427.02	
Net cash received for premiums.....		\$601,659.78
Interest received on bonds and mortgages.....		7,417.36
Interest and dividends received from all other sources.....		40,237.80
Income received from all other sources, viz: rents, \$3,600; paid in by stock-holders, \$325,000.....		3,600.00
Aggregate income received during the year in cash,.....		<u>\$652,914.94</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses on fire risks.....	\$683,737.33	
Deduct salvages and re-insurances.....	6,322.76	
Net amount paid for losses		\$677,414.57
Cash dividends actually paid.....		72,307.71
Paid for commissions and brokerage.....		90,062.00
Salaries and other charges of officers, clerks, and other employés and all office expenses.....		20,301.06
Amount paid for state, national, and local taxes.....		19,685.96
All other payments and expenditures, viz: incidental travelling, and legal expenses.....		28,990.21
Aggregate expenditures during the year.....		<u>\$908,761.51</u>

ST. NICHOLAS INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated July 31, 1852.]

WM. WINSLOW, *President*.JOHN J. SEARING, *Secretary*.

Attorney in Connecticut, GARDNER MORSE, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$150,000.00
Whole amount of capital actually paid up in cash.....	150,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	50,400.00
Interest due and accrued on bond and mortgage loans.....	1,175.41
Value of the lands mortgaged.....	\$96,500.00
Value of the buildings mortgaged.....	62,000.00
Total value of said mortgaged premises.....	<u>\$158,500.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States Registered stock.....	\$100,000.00	\$109,500.00	\$109,500.00

Loans on Collaterals.

	Par value.	Market value.	Amount Loaned.
Knickerbocker Life Insurance Co. stock.....	\$725	\$1,000	\$400
Metropolitan Life Insurance Co. stock.....	1,000 }		
National Life Insurance Co. stock.....	1,000 }	2,000	1,150
City of Brooklyn bond.....	1,000	1,000	900
United States bond 1881.....	500	575	500
Hope Mutual Life Insurance Co. stock.....	5,000	5,000	1,500
Terre Haute & Alton Railroad Co. bonds.....	20,000	10,400	
Merchants Bank stock.....	5,000	6,100 }	10,000
City of Brooklyn 7 per cent bonds.....	2,000	2,000	1,800
Cleveland & Pittsburgh Railroad Co. 7 per cent bond.....	5,000	5,000	4,000
United States 6's bonds of 1881.....	5,000	5,750	5,000
Morris & Essex Railroad Co., 1st mortgage 7 per cent bond....	1,000	1,000 }	1,500
Bowery Bank stock.....	500	1,500 }	
United States 6's bonds of 1865.....	5,000	5,700	5,000 }
United States 6's bonds of 1862.....	5,000	5,500	5,000
Total par and market value and amount loaned thereon....	\$57,725	\$52,525	\$36,250
			\$36,250.00
All other loans made by the Company, viz: to the New York Fire Department..			1,350.00
Cash in the Company's principal office.....		\$896.22	
Cash belonging to the Company deposited in banks and United States Trust Company.....		8,273.24	
Cash in hands of agents.....		5,816.27	
Total amount of cash items.....			\$14,985.73
Interest due and accrued on collateral loans.....			650.73
Gross premiums in due course of collection.....			12,265.14
All other property belonging to the Company, viz: salvage property and claims, on losses already paid, \$1,717.35; judgments, \$4,000.00; due from other com- panies for re-insurances on losses already paid, \$2,700.00; office furniture, fix- tures, safes, maps and stamps for office, \$4,500.00; total.....			12,917.35
Aggregate amount of all actual available Assets.....			\$239,494.36

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$1,500.00	
Losses resisted, including interest, costs and expenses.....	7,150.00	
Net amount of unpaid losses.....		\$8,650.00
Re-insurance at 50 per cent of prem. on fire risks under one year.....	\$43,471.60	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	1,410.20	
Amount required to safely re-insure all outstanding risks.....		44,881.80
All other demands against the Company, viz: commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection.....		1,000.00
Total liabilities, except capital and net surplus.....		\$54,531.80
Joint stock capital actually paid up in cash.....		150,000.00
Surplus beyond capital.....		34,962.56
Aggregate liabilities, including capital and net surplus.....		\$239,494.36

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$111,447.63	
Deduct re-insurance, rebate and return premium.....	2,767.96	
Net cash received for premiums.....		\$108,679.67
Interest received on bonds and mortgages.....		2,058.26
Interest and dividends received from all sources.....		9,768.87
Aggregate income received during the year in cash.....		\$120,506.80

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$53,138.66
Cash dividends actually paid.....	15,000.00
Paid or allowed for commissions and brokerage.....	15,579.64
Salaries and other charges of officers, clerks, and other employés.....	14,500.00
Amount paid for state, national and local taxes.....	1,261.19
All other payments and expenditures, viz: rents, stationery, advertising and other office expenses, total.....	8,685.15
Aggregate expenditures during the year in cash.....	<u>\$108,164.64</u>

STANDARD FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated, January, 1848.]

WILLIAM CRIPPS, *President.*WILLIAM M. ST. JOHN, *Secretary.*

Attorney in Connecticut, CHAS. ROBINSON, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage (first liens).....	41,400.00
Interest due and accrued on bond and mortgage loans.....	241.49
Value of the lands mortgaged.....	\$35,500.00
Value of buildings (insured for \$41,400.00).....	52,500.00
Total value of mortgage premises.....	<u>\$88,000.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 6's bonds, Registered currency....	\$235,000.00	\$270,350.00	
United States 10-40 1864 bonds, Registered....	50,000.00	54,500.00	
United States 6 per ct. Oregon War debt bonds.	10,000.00	11,300.00	
Brooklyn City 6 per cent b'ds, due Jan. 1, 1872.	5,000.00	5,000.00	
Total par and market value.....	<u>\$300,000.00</u>	<u>\$341,050.00</u>	\$341,050.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Mechanics Bank of Brooklyn stock.....	\$3,450	\$4,485	\$3,000
United States 5-20 Coupon bond 1864.....	1,500	1,650	1,400
Great Western (Marine) Insurance Co. stock.....	5,000	5,500	4,450
United States 5-20 Coupon bonds 1862.....	2,500	2,750	2,000
Peoples Gas Light Co. stock, Brooklyn.....	5,000	5,000 }	5,000
Columbia Fire Insurance Co. stock.....	1,980	1,980 }	

	Par value.	Market value.	Amount loaned.
United States 5-20 Coupon bonds	800	836	800
Columbia Fire Insurance Co. stock.....	2,460	2,460	3,500
American Fire Insurance Co. stock.....	1,100	1,650	
Williamsburg Gas Light Co. stock.....	1,800	3,600	5,000
Williamsburg Gas Light Co. stock.....	1,800	1,800	
Metropolitan Gas Light Co. stock.....	1,000	2,000	
Fourth National Bank stock.....	2,000	2,140	1,800
United States 6's bonds, Currency.....	10,000	11,500	10,000
Chatham Bank stock.....	2,500	3,750	2,500
Home Life Insurance Co. stock, Brooklyn.....	3,500	4,900	3,500
United States 5-20 Coupon bonds 1867.....	10,000	11,200	10,000
Total par and market value and amount loaned thereon.....	<u>\$55,890</u>	<u>\$66,701</u>	<u>\$52,450</u>

\$52,450.00

All other loans made by the Company, as follows, viz: loan to the City of

New York Fire Department on pay rolls assigned to trustees appointed by the	
New York Board of Fire Underwriters.....	1,800.00
Cash belonging to the Company deposited in National Bank of Republic.....	7,922.63
Interest due and accrued on stocks not included in "market value".....	150.00
Interest due and accrued on collateral loans.....	349.38
Gross premiums in due course of collection.....	7,816.91
Aggregate amount of all actual available Assets.....	<u>\$453,180.41</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$6,326.00
Losses resisted, including interest, costs and expenses.....	2,500.00
Net amount of unpaid losses.....	\$8,826.00
Re-insurance at 50 per cent prem. on fire risks under one year...	\$74,680.13
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	6,794.47
Amount required to safely re-insure all outstanding risks.....	81,474.60
Salaries, rent, advertising and for agency and other miscellaneous expenses.....	1,030.91
All other demands against the Company, viz: commissions, brokerage, and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$287.27; return premiums, \$161.35; total.....	448.62
Total liabilities, except stock and net surplus.....	\$91,780.13
Joint-stock capital paid up in cash.....	200,000.00
Surplus beyond capital.....	161,400.28
Aggregate liabilities, including capital.....	<u>\$453,180.41</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$175,018.78
Deduct re-insurance, rebate, and return premium.....	11,149.27
Net cash received for premiums.....	\$163,869.51
Interest received on bonds and mortgages.....	3,297.56
Interest and dividends received from all other sources.....	19,949.86
Aggregate income received during the year in cash.....	<u>\$187,116.93</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$44,623.21
Deduct salvages and re-insurances.....	1,137.43
Net amount paid during the year for losses.....	\$43,485.78
Cash dividends actually paid.....	21,000.00
Paid for commissions and brokerage.....	14,169.60
Salaries and other charges of officers, clerks and other employés.....	21,575.44
Paid for state, national and local taxes.....	4,803.79
All other payments and expenditures, viz: office rent, advertising, printing, stationery, Ins. maps, board of underwriters and other incidental expenses....	15,861.55
Aggregate expenditures during the year in cash.....	<u>\$120,896.16</u>

STAR FIRE INSURANCE COMPANY.

LOCATED IN NEW YORK.

[Incorporated Dec. 2, 1864.]

NICHOLAS C. MILLER, *President*.JAS. M. HODGES, *Secretary*.

Attorney in Connecticut, WILLIAM WALLACE, Hartford.

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bonds and mortgage, upon which not more than one year's interest is due,	\$163,475.00
Interest accrued on bond and mortgage loans.....	380.94
Value of the lands mortgaged.....	\$283,500.00
Value of the buildings mortgaged.....	207,100.00
• Total value of said mortgaged premises.....	<u>\$490,600.00</u>

Stock and Bonds owned by the Company.

	Par value.	Market value.	
N. Y. Bridge Bonds, issued by City of Brooklyn	\$25,000.00	\$25,250.00	
United States 5-20 bonds, Nov. 1, 1865.....	10,000.00	11,300.00	
Total par and market value.....	<u>\$35,000.00</u>	<u>\$36,550.00</u>	\$36,550.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Irving Bank stock.....	1,250	1,487.50	3,550
Park Fire Insurance Co. stock.....	500	550	
Citizens Bank stock.....	1,875	2,625	
German American Bank stock.....	4,500	4,725	9,050
United States 5-20 bonds, 1867.....	1,000	1,110	
United States 6 p. c. bonds, 1881.....	500	545	
United States 5-20 bonds.....	2,000	2,220	3,500
New York & New Haven R. R. stock.....	1,400	2,100	
Globe Fire Insurance Co. stock.....	2,000	2,200	
Dry Goods Bank stock.....	1,000	1,000	2,000
Security Bank stock.....	1,000	1,000	
International Insurance Co. stock.....	2,200	2,200	
Bridgeport Manufacturing Co. stock.....	1,500	1,125	1,000
North River Bank stock.....	2,500	2,500	2,500
Park Fire Insurance Co. stock.....	600	660	
Jersey City Insurance Co. stock.....	2,500	2,750	
Rutger Insurance Co. stock.....	3,000	4,500	3,500
Exchange Insurance Co. stock.....	510	510	
Importers and Traders Insurance Co. stock.....	500	525	
Firemens Fund stock.....	250	150	8,000
N. Y. National Exchange Bank stock.....	10,000	10,000	
Rutger Insurance Co. stock.....	500	750	
International Insurance Co. stock.....	1,500	1,500	1,500
International Insurance Co. stock.....	1,000	1,000	
Shoe and Leather Bank stock.....	1,200	1,860	
Morris & Essex R. R. stock.....	100	100	3,500
Delaware & Lackawanna R. R.....	1,600	1,920	
International Insurance Co. stock.....	2,500	2,500	
N. J. Southern R. R. 1st Mortgage bonds.....	2,000	2,000	4,000
Shoe and Leather Bank stock.....	3,300	5,115	
North River Bank stock.....	2,500	2,500	
Merchants Fire Insurance Co. stock.....	2,500	4,750	5,000
Williamsburgh City Insurance Co. stock.....	2,500	3,250	
Richmond County bonds.....	1,500	1,500	
N. Y. State bonds.....	10,000	10,800	7,000

	Par value.	Market value.	Amount loaned.
N. Y. State Loan & Trust Co. stock.....	5,000	5,000	4,000
Union National Bank stock.....	10,000	13,500 }	15,000
National Park Bank stock.....	3,000	4,500 }	
Standard Fire Insurance Co. stock.....	1,000	1,250	1,000
Hoffman Fire Insurance Co. stock.....	1,000	1,000	900
South Side R. R. bonds.....	7,000	6,800	5,000
German American Bank.....	2,500	2,625	2,250
United States 5-20 bonds.....	10,000	11,300	10,000
Humboldt Insurance Co. stock.....	1,300	1,300	1,900
Manufacturers Bank stock, Brooklyn.....	1,200	1,440 }	
Total par and market value and amount loaned thereon....	\$115,285	\$131,992	\$102,800

\$102,800.00

All other loans made by the Company, viz: to the City of New York on pay rolls of fire department, assigned to trustees appointed by the N. Y. board of fire underwriters.....		\$1,800.00
Cash in the Company's principal office in currency.....	\$11,386.75	
Cash belonging to the Company deposited in bank.....	32,626.85	
Total amount of cash items.....		44,013.60
Interest due and accrued on stocks not included in market value.....		875.00
Interest due and accrued on Collateral loans.....		124.25
Gross premiums in due course of collection.....		18,341.98
All other property belonging to the Company: viz: due from other Companies for re-insurances on losses already paid, \$27.54; office furniture and fixtures, maps, books, &c., \$2,000; cash in hand of agents, \$1,987.84.....		3,965.38
Aggregate amount of all actual available Assets.....		\$372,326.15

III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,177.59	
Losses unadjusted, including all reported and supposed losses....	4,045.48	
Losses resisted, including interest, costs, and expenses.....	1,200.00	
Total amount of claims for losses.....		\$9,423.07
Re-insurance at 50 per cent prem. on fire risks under one year....	\$94,992.23	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year....	3,361.54	
Amount required to safely re-insure all outstanding risks.....		98,353.77
Salaries and other miscellaneous expenses due and accrued.....		666.67
All other demands against the Company.....		1,975.00
Total liabilities, except capital and net surplus.....		\$110,418.51
Joint-stock capital paid up in cash.....		200,000.00
Surplus beyond capital.....		61,907.64
Aggregate liabilities, including paid up capital and net surplus.....		\$372,326.15

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$195,715.90	
Deduct re-insurance, rebate, and return premium.....	9,302.60	
Net cash received for premiums.....		186,413.30
Received for interest on bonds and mortgages.....		11,440.00
Received for interest and dividends on stocks and bonds, and other sources....		9,253.48
Income received from all other sources, viz:.....		37.86
Aggregate income received during the year in cash.....		\$207,144.64

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$60,738.00	
Deduct salvages and re-insurance.....	769.55	
Net amount paid for losses during the year.....		\$59,968.45
Cash dividends actually paid.....		20,000.00
Paid for commissions and brokerage.....		12,344.13
Salaries and other charges of officers, clerks and other employes.....		16,109.24
Amount paid for state, national, and local taxes.....		3,278.87
All other payments and expenditures, viz: rents, stationery, advertising, and printing, \$9,547.25; agency and branch office expenses, \$17,922.90; stamps, \$1,369.00; fire patrol, 651.55; miscellaneous \$1,156.48.....		30,647.18
Aggregate expenditures during the year in cash.....		\$142,347.87

TRIUMPH INSURANCE COMPANY.

LOCATED IN CINCINNATI, OHIO.

[Incorporated July 6, 1871.]

JOSEPH B. BENNETT, *President.*

BYRON D. WEST, *Secretary.*

Attorney in Connecticut, RALPH GILLETT, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Loans on bonds and mortgage upon which not more than one year's interest is due,	293,783.00
Interest due and accrued on bond and mortgage loans.....	9,054.16
Value of lands mortgaged	\$401,993.00
Value of the buildings mortgaged	298,448.00
Total value of said mortgaged premises	<u>\$700,441.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds of 1867.....	\$8,000.00	\$9,280.00	
United States 10-40 bonds of 1864.....	100.00		
United States 10-40 bonds of 1864.....	28,000.00		
United States 10-40 bonds of 1864.....	6,500.00	38,060.00	
United States 5-20 bonds of 1867.....	2,000.00		
United States 5-20 bonds of 1867.....	1,000.00	3,480.00	
United States 10-40 bonds of 1864.....	1,000.00	1,100.00	
Total par and market value.....	<u>\$46,600.00</u>	<u>\$51,920.00</u>	\$51,920.00
Cash in the Company's principal office, in currency.....		\$76,612.59	
Cash belonging to the Company deposited in bank.....		166,519.55	
Total amount of cash items.....			243,132.14
Interest due and accrued on stocks, not included in market value.....			177.80
Gross premiums in due course of collection			164,235.38
Bills receivable, not matured, taken for fire, marine and inland risks, past due...			15,479.00
All other property belonging to the Company, viz: due from Andes and Amazon Insurance Co.....			6,044.46
Office furniture, &c.....			9,843.47
Aggregate amount of all actual available Assets.....			<u>\$793,669.41</u>

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$29,673.00	
Net amount of unpaid losses.....		\$29,673.00
Re-insurance at 50 per cent prem. on fire risks under one year...	\$132,330.77	
Re-insurance received and receivable upon all unexpired inland navigation risks.....	13,303.30	
Premiums received and receivable on all unexpired marine risks.....	4,626.25	
Amount required to safely re-insure all outstanding risks.....		150,260.32
Salaries and other miscellaneous expenses due and accrued.....		5,000.00
All other demands against the Company.....		31,403.62
Total liabilities except capital and net surplus.....		<u>\$216,336.94</u>
Joint-stock capital actually paid up.....		500,000.00
Surplus beyond capital.....		77,332.47
Aggregate liabilities, including capital.....		<u>\$793,669.41</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$157,790.07	\$32,808.56	
Deduct re-insurance, rebate, and return premium	12,139.64		
Net cash received for premiums	<u>\$145,650.43</u>	<u>32,808.56</u>	\$178,458.99
Bills and notes received for premiums.....		\$15,479.00	
Interest and dividends received from all other sources.....			4,012.26
Aggregate income received during the year in cash			<u>\$182,471.25</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount paid for losses.....	\$6,275.91	\$5,798.22	
Deduct salvages and re-insurance.....		907.86	
Net amount paid for losses.....	<u>\$6,275.91</u>	<u>\$4,890.36</u>	\$11,166.27
Paid or allowed for commissions and brokerage.....			37,810.73*
Salaries, and other charges of officers, clerks, and other employés.....			2,368.97
Amount paid for state, national and local taxes.....			1,708.08
All other payments, viz: interest on borrowed money.....			24,593.81
Aggregate amount of actual expenditures during the year, in cash.....			<u>\$77,647.86</u>

UNION INSURANCE COMPANY.

LOCATED IN SAN FRANCISCO, CALIFORNIA.

[Incorporated April 28th, 1859.]

GUSTAVE TOUCHARD, *President.*CHARLES D. HAVEN, *Secretary.*

Attorney in Connecticut, THOMAS H. PERKINS, of Norwich.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$75,000.00
Whole amount of capital actually paid up in cash.....	75,000.00

II. ASSETS.

Real estate owned by the Company unincumbered.....	90,000.00
Loans on bond and mortgage, upon which more than one year's interest is due.	577,500.00
Loans on bond and mortgage, (first liens).....	15,000.00
Interest accrued on bond and mortgage loans.....	21,086.15
Value of the lands mortgaged.....	\$1,066,700.00
Value of the buildings mortgaged.....	490,000.00
Total value of said mortgaged premises.....	<u>\$1,556,700.00</u>

* We have little business running more than one year from date of policy.

Stock and bonds owned by the Company.

	Par Value.	Market Value.	
United States redeemable bonds of 1881.....	\$50,000.00	\$50,000.00	
South Carolina bonds.....	20,000.00	15,073.85	
Total par and market value.....	<u>\$70,000.00</u>	<u>\$65,073.85</u>	\$65,073.85

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Bank of California shares.....	7,500	10,125	7,500	
Bank of California shares.....	50,000	67,500	50,000	
Total par and market value and amount loaned thereon....	<u>\$57,500</u>	<u>\$77,625</u>	<u>\$57,500</u>	\$57,500.00

Cash in the Company's principal office, in coin.....	\$12,215.06	
Cash belonging to the Company deposited in banks.....	53,336.65	
Cash belonging to the Company in the hands of agents.....	51,262.88	
Total amount of cash items.....		116,814.59
Interest due and accrued on stocks not included in market value.....		2,100.00
Interest due and accrued on collateral loans.....		142.50
Gross premiums in due course of collection.....		61,068.79
Bills receivable, not matured, taken for fire, marine and inland risks.....		16,922.24
All other property belonging to the Company, viz: salvage property, \$5,751.60; tax on premiums due, \$126.23; office furniture, \$1,850; taxes paid on real estate mortgage to the Co., \$1,298.95; California and United States stamps, \$4,858.96; suspense account, \$1,420.25.....		15,306.49
Aggregate amount of all actual available Assets.....		<u>\$1,039,014.62</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$116,792.01	
Losses unadjusted, including all reported and supposed losses....	81,569.09	
Losses resisted, including interest, costs and expenses.....	2,177.42	
	<u>\$200,538.52</u>	
Net amount of unpaid losses.....		\$179,238.52
Deduct re-insurance.....	\$213.00	
Received for calls on capital.....	3,375.00	
Re-insurance at 50 per cent of prem. on fire risks under one year.....	\$136,917.90	
Premiums received and receivable on all unexpired marine risks.....	37,657.32	
Amount required to safely re-insure all outstanding risks.....		174,575.22
Unused balances on marine and inland policies.....		1,201.88
Cash dividends declared to stockholders on capital remaining unpaid.....		300.00
Salaries and other miscellaneous expenses due and accrued.....		823.49
All other demands against the Company.....		78.75
Total liabilities, except stock and net surplus.....		\$356,217.86
Joint stock capital actually paid up in cash.....		750,000.00
Aggregate liabilities, including capital and net surplus.....		<u>\$1,106,217.86</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$314,891.83	262,841.77	
Deduct re-insurance, rebate, and return premium.....	39,147.66	43,664.59	
Net cash received for premiums.....	<u>\$275,744.17</u>	<u>\$219,177.18</u>	\$494,921.35
Premiums not paid in cash during the year.....		\$16,873.85	
Received for interest on bonds and mortgages.....			81,663.60
Interest and dividends received from all other sources.....			8,718.47
Income from all other sources, viz: rents, \$4,460; tax on premiums and policy fees, \$626.18.....			5,086.18
Aggregate income received during the year.....			<u>\$590,389.60</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross amount paid for losses.....	\$591,577.15	\$224,606.97	
Deduct salvages and re-insurances.....	23,364.29	24,629.95	
Net amount paid for losses.....	<u>\$568,212.86</u>	<u>\$199,977.02</u>	\$768,189.88
Cash dividends actually paid.....			76,521.00
Paid for commissions and brokerage.....			56,484.97
Salaries and other charges of officers, clerks and other employés.....			41,150.14
Amount paid for state, national, and local taxes.....			6,711.12
All other payments and expenditures.....			41,158.30
Aggregate expenditures during the year in cash.....			<u>\$990,215.41</u>

UNION INSURANCE COMPANY.

LOCATED IN BANGOR, ME.

[Incorporated, 1862.]

NATHAN C. AYER, *President.*RANSOM B. FULLER, *Secretary.*

Attorney in Connecticut, L. W. SPERRY, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	175,600.00
Interest accrued on bond and mortgage loans.....	26,340.00
Value of lands mortgaged.....	} \$593,700.00
Value of Buildings mortgaged.....	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Central Pacific Railroad bonds.....	\$10,000.00	\$11,500.00	
Bangor City, E. N. A. Railroad bonds.....	10,000.00	9,300.00	
Bangor City, B. & P. Railroad bonds.....	11,000.00	10,395.00	
Bangor City, B. & P. R. R. 7 per cent bonds...	10,000.00	10,275.00	
Bangor City, P. & K. Railroad bonds.....	3,000.00	2,985.00	
E. & N. A. Railroad bonds.....	17,000.00	15,670.00	
National Bank of Bangor stock.....	1,200.00	1,680.00	
Merchants Mutual Marine Ins. Co. st'k, Bangor.	300.00	500.00	
State of Maine 6 per cent stock.....	30,000.00	30,290.00	
Total par and market value.....	<u>\$92,500.00</u>	<u>\$92,595.00</u>	\$92,595.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
First National Bank stock, Bangor.....	\$8,500	\$11,900	\$8,400
Merchants National Bank stock, Bangor.....	2,700	4,320	2,500
Traders National Bank stock, Bangor.....	1,200	1,500	800
Gas Company stock, Bangor.....	1,100	1,100	950
Farmers National Bank stock, Bangor.....	5,100	5,100	4,450
Orono National Bank stock, Orono.....	1,000	1,100	800
Penobscot Boom Corporation stock.....	2,500	2,500	1,700
Eastern Bank stock, Bangor.....	700	700	500
Mercantile Bank, Bangor.....	500	500	500
United States 10-40 bonds.....	1,000	1,100	1,000
United States 10-40 bonds.....	2,000	2,300	2,000
Androscoggin & Kennebec Railroad Bonds.....	1,000	1,000	800
Total par and market value and amount loaned thereon....	<u>\$27,300</u>	<u>\$33,120</u>	<u>\$24,400</u>
			\$24,400.00
Cash in the Company's principal office, in currency.....		\$3,257.12	
Cash belonging to the Company deposited in bank.....		32,856.83	
Total amount of cash items.....			36,113.95
Interest due and accrued on collateral loans.....			3,660.00
Gross premiums in due course of collection, including Marine premium rates notes not returned.....			86,839.79
Bills receivable, not matured, taken for fire, marine and inland risks.....			83,779.08
All other property belonging to the Company, viz: salvage property and claims, on losses already paid, \$7,000.00; rents due and accrued, \$1,200.00; stamps (post-office and revenue), 200.00; interest due on bank accounts, \$422.61; total.			8,822.61
Bonds and mortgages not first liens, and all other illegal items not constituting actual capital, office furniture.....		\$2,634.94	2,634.94
Gross amount of all the Assets of the Company.....			\$540,785.37
Amount which should be deducted from the above Assets, viz: from item No. 18.			83.50
Aggregate amount of all actual available Assets.....			<u>\$540,701.87</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$9,201.70	
Losses unadjusted, including all reported and supposed losses...	47,090.00	
Losses resisted, including interest, costs and expenses.....	1,500.00	
Net amount of unpaid losses.....		\$57,791.70
Re-insurance at 50 per cent of prem. on fire risks under one year.....	\$79,253.19	
Re-insurance, <i>pro rata</i> , on fire risks running one year, and more.....	34,262.00	
Premiums received and receivable on all unexpired marine risks.....	93,697.49	
Amount required to safely re-insure all outstanding risks.....		207,212.68
Salaries and other miscellaneous expenses due and accrued.....		450.00
All other demands against the Company, viz: bills payable for re-insurance....		742.50
Total liabilities, except stock and net surplus.....		\$266,196.88
Joint stock capital actually paid up in cash.....		200,000.00
Surplus beyond capital.....		74,504.99
Aggregate Liabilities, including capital and net surplus.....		<u>\$540,701.87</u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross premiums received.....	\$202,274.82	\$150,589.69	
Deduct re-insurance, rebate, and return premium.....	16,245.94	6,443.25	
Net premiums received.....	<u>\$186,028.88</u>	<u>\$144,146.44</u>	\$330,175.32
Interest on bonds and mortgages.....			5,268.00
Interest received for bonds, mortgages, stocks, and from other sources.....			9,450.12
Aggregate income received during the year.....			<u>\$344,893.44</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	Marine and inland.	
Net amount paid for losses.....	\$50,550.84	\$98,520.51	\$149,071.35
Cash dividends actually paid.....			18,564.10
Paid for commissions and brokerage.....			42,398.47
Salaries and other charges of officers, clerks and other employes.....			9,341.56
Amount paid for state, national and local taxes.....			1,062.47
All other payments, viz: office furniture, stamps, expenses, &c.....			10,128.87
Aggregate expenditures during the year in cash.....			<u>\$230,566.82</u>

WESTCHESTER FIRE INSURANCE COMPANY.

LOCATED IN NEW ROCHELLE, N. Y.

[Incorporated as a Mutual in 1837.]

GEORGE J. PENFIELD, *President*.GEORGE R. CRAWFORD, *Secretary*.

Attorney in Connecticut, GEO. R. COWLES, Norwalk.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Real estate owned by the Company unincumbered.....	\$27,091.43
Loans on bond and mortgage (first liens).....	229,300.00
Loans on bond and mortgage, on which more than one years interest is due....	13,500.00
Interest due and accrued on bond and mortgage loans.....	5,212.95
Value of the lands mortgaged.....	} \$592,000.00
Value of the buildings mortgaged (insured for \$223,200.00)... }	

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
New York State bonds.....	\$14,000.00	\$15,120.00	
United States 5-20 bonds of 1865.....	75,500.00	86,250.00	
United States 5-20 bonds of 1867.....	25,000.00	29,000.00	
United States 6's of 1881.....	15,500.00	18,290.00	
United States 5-20 bonds 1862.....	9,000.00	9,900.00	
Manufacturers & Merchants Bank of N. Y. stock.	10,000.00	10,400.00	
Chesapeake & Ohio Railroad bonds.....	10,000.00	9,500.00	
Total par and market value.....	<u>\$159,000.00</u>	<u>\$178,460.00</u>	\$178,460.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Westchester County bonds.....	\$4,000	\$4,000	\$3,000	
Mortgages assigned to County.....	11,000	11,000	5,000	
Total amount.....	<u>\$15,000</u>	<u>\$15,000</u>	<u>\$8,000</u>	\$8,000.00
Cash in the Company's principal office, in currency.....			\$234.59	
Cash belonging to the Company deposited in bank.....			10,438.04	
Cash belonging to the Company deposited with Union Trust Co.			<u>13,628.08</u>	
Total amount of cash items.....				24,300.71
Interest due and accrued on collateral loans.....				46.66
Gross premiums in due course of collection.....				50,474.48
All other property belonging to the Company, viz: rents due and accrued, \$400.00; judgments, \$300.00; personal property, office furniture, &c., &c., \$3,000.00; total.....				3,700.00
Aggregate amount of all actual available Assets.....				<u>\$540,086.23</u>

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$6,555.00	
Losses unadjusted, including all reported or supposed losses.....	<u>5,612.00</u>	
Net amount of unpaid losses.....		\$12,167.00
Re-insurance at 50 per cent of prem. on fire risks under one year,	\$114,310.58	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	<u>75,279.65</u>	
Amount required to safely re-insure all outstanding risks....		189,590.23
Cash dividends declared to stockholders on capital remaining unpaid.....		446.95
All other demands against the Company, viz: commissions, brokerage and other charges due and to become due to agents and brokers on premiums.....		<u>3,000.00</u>
Total liabilities, except capital and net surplus.....		\$205,204.18
Joint-stock capital paid up in cash.....		200,000.00
Surplus beyond capital.....		<u>134,882.05</u>
Aggregate liabilities, including paid up capital and net surplus.....		<u>\$540,086.23</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$341,622.13	
Deduct re-insurance, rebate, and return premium.....	<u>21,680.08</u>	
Net cash received for premiums.....		\$319,942.05
Interest received on bonds and mortgages.....		19,209.47
Interest and dividends received from all other sources.....		7,820.05
Income from all other sources, viz: rents.....		<u>462.50</u>
Aggregate income received during the year in cash.....		<u>\$347,434.07</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$169,669.95	
Cash dividends actually paid.....	20,553.05	
Paid for commissions and brokerage.....	54,831.50	
Salaries and other charges of officers, clerks and other employés.....	14,207.57	
Amount paid for state, national and local taxes.....	<u>12,260.36</u>	
All other payments and expenditures, viz; rent, advertising, printing, postage, stationery, supplies and general expenses.....		20,467.54
Aggregate Expenditures during the year in cash.....		<u>\$291,989.97</u>

WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

LOCATED IN WILLIAMSBURG, N. Y.

[Incorporated March 1853.]

EDMUND DRIGGS, *President.*

JOHN H. MOTT, *Secretary.*

Attorney in Connecticut, CHAS. M. WEBSTER, Hartford.

I. CAPITAL.

Whole amount of capital actually paid up in cash..... \$250,000.00

II. ASSETS.

Real estate owned by the Company, unincumbered	40,000.00
Loans on bond and mortgage, upon which not more than one year's interest is due	309,105.00
Interest due and accrued on bonds and mortgage loans.....	2,754.40
Total value of mortgaged premises	<u>\$729,475.00</u>

Stock and bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds.....	\$60,000.00	\$67,875.00	
United States 6 p. c. currency bonds, registered.	35,000.00	40,425.00	
Total par and market value.....	<u>\$95,000.00</u>	<u>\$108,300.00</u>	\$108,300.00

Loans on Collaterals.

	Par value.	Market value	Amount loaned.
Commercial Bank of Brooklyn stock.....	\$500	\$500	
Bushwick R. R. Co. stock.....	1,000	600	\$500
Lafayette Insurance Co. stock.....	500	425	100
National Bank of Commerce stock.....	1,000	1,400	720
Broadway R. R. Co. stock.....			
Bond of Broadway R. R. Co.....	1,500	1,750	1,000
City of Brooklyn bonds.....	1,000	1,000	850
City of Brooklyn bonds.....	3,000	3,000	2,900
Columbia Insurance Co. stock.....	1,960	2,057	1,500
Etna Insurance Co. stock.....	11,000	11,000	10,000
Total par and market value and amount loaned thereon....	<u>\$21,460</u>	<u>\$21,732</u>	<u>\$17,570</u>

\$17,570.00

Pay Rolls New York Fire Department..... 2,700.00

Cash in the Company's principal office, in currency..... \$8,225.31

Cash belonging to the Company deposited in bank..... 13,682.31

\$21,907.62

Total amount of cash items.....

All other property belonging to the Company, viz: rents due and accrued,
\$289.16; furniture in three offices, \$7,367.96; interest on deposits in bank ac-
crued, \$478.45..... 8,135.57

Aggregate amount of all Assets of the Company, at their actual value..... \$510,472.59

III. LIABILITIES.

Losses adjusted and unpaid..... \$19,656.91

Losses unadjusted, including all reported or supposed losses 7,000.00

Losses resisted, including interest, costs and other expenses..... 7,200.00

\$33,856.91

Net amount of unpaid losses.....

Re-insurance at 50 per cent of prem. on fire risks under one year. \$115,726.53

Re-insurance, *pro rata*, on fire risks running more than one year. 3,162.93

Re-insurance at 50 per cent on inland navigation risks..... 575.00

Amount required to safely re-insure all outstanding risks.....	\$119,464.46
Cash dividends declared to stockholders remaining unpaid.....	332.50
Salaries, rent, advertising and for agencies and other miscellaneous expenses....	1,383.32
All other demands against the Company, viz : return premiums.....	42.90
Total liabilities except capital and net surplus.....	<u>\$155,080.09</u>
Joint-stock capital paid up in cash.....	\$250,000.00
Surplus beyond capital.....	105,392.50
Aggregate liabilities, including capital and net surplus.....	<u><u>\$510,472.59</u></u>

IV. INCOME DURING THE YEAR.

	Fire risks.	Marine and inland.	
Gross cash premiums received.....	\$271,373.25	\$1,250.00	
Deduct re-insurance, rebate and return premium.....	6,340.64		
Net cash received for premiums.....	<u>\$265,032.61</u>	<u>\$1,250.00</u>	\$266,282.61
Received for interest on bonds and mortgages.....			\$20,175.98
Interest and dividends received from all other sources.....			6,495.79
Income received from all other sources, viz : rents.....			382.19
Aggregate income received during the year in cash.....			<u><u>\$293,336.57</u></u>

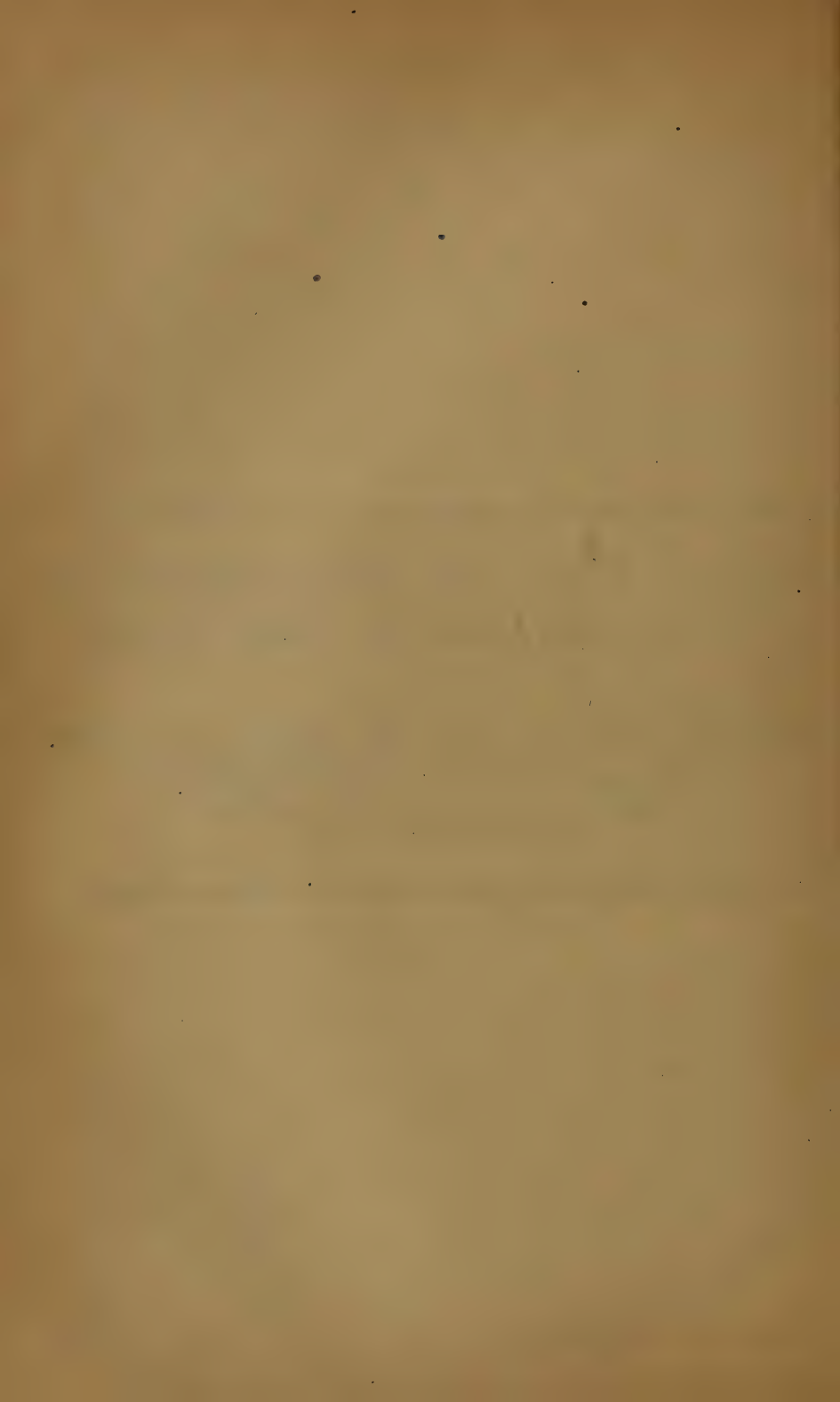
V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses on fire risks.....	\$191,262.00	
Deduct salvages and re-insurances.....	2,575.86	
Net amount paid for losses.....	<u>\$188,686.14</u>	\$188,686.14
Cash dividends actually paid.....		24,875.00
Paid for commissions and brokerage.....		30,939.48
Salaries and other charges of officers, clerks, and other employés.....		27,860.22
Amount paid for state, national and local taxes.....		12,408.94
All other payments and expenditures, viz : interest on borrowed money, \$323.79 ; petty expenses and other payments and expenditures, \$20,986.20.....		21,309.99
Aggregate expenditures during the year in cash.....		<u><u>\$306,079.77</u></u>



MUTUAL FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS
OF THE MUTUAL FIRE AND FIRE-MARINE INSURANCE
COMPANIES OF OTHER STATES, SHOWING
THEIR CONDITION ON THE 31st DAY
OF DECEMBER, 1871.



HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN SALEM, MASS.

[Incorporated March 14, 1843.]

AUGUSTUS STORY, *President.*

THOMAS H. JOHNSON, *Secretary.*

Attorney in Connecticut, S. T. HOLBROOK, Norwich.

I. ASSETS.

Real estate owned by the Company, unincumbered.....	\$55,000.00
Loans on bond and mortgage, (first liens).....	11,150.00
Loans on bond and mortgage (first liens) upon which more than one years interest is due (in process of foreclosure).....	398.41
Interest due and accrued on bond and mortgage loans.....	296.03
Value of the lands mortgaged.....	\$7,400.00
Value of buildings (insured for \$13,200.00).....	21,500.00
Total value of said mortgaged premises.....	<u>\$28,900.00</u>

Stocks and Bonds owned by the Company :

	Par value.	Market value.
United States 6's bonds 1881, Registered.....	\$10,000.00	\$11,500.00
Massachusetts State bonds 1893, 5's gold.....	4,000.00	3,880.00
Maine State bonds 1884, 6's.....	5,000.00	5,000.00
Maine State bonds 1889, 6's.....	5,000.00	5,000.00
Boston City loan 1876, 6's Reg.....	1,000.00	1,050.00
Boston City loan 1880, 6's Reg.....	13,000.00	13,650.00
Bangor City loan 1874, 6's.....	1,000.00	980.00
Cincinnati Work-House bonds 1884, 7's.....	5,000.00	5,250.00
Milwaukee City loan 1891, 5's.....	2,500.00	2,075.00
Portland Building loan, 6's.....	5,000.00	4,850.00
Salem Water loan 1876, 6's.....	2,000.00	1,980.00
Salem City Scrip 1891, 6's.....	10,000.00	9,900.00
Portland Water Co. bonds, 6's gold.....	5,000.00	4,500.00
Central Pacific Railroad bonds, 6's gold.....	3,000.00	3,000.00
Union Pacific Railroad bonds, 6's gold.....	5,000.00	4,550.00
Mich. So. & No. Ind. R.R. 2d m'ge bonds, 7's..	3,500.00	3 430.00
Old Colony & Newport Railroad bonds, 7's....	5,000.00	5,250.00
Phila. & Reading Railroad bonds, 7's Reg.....	10,000.00	10,000.00
W. Cent & Vt. & Canada Railroad bonds, 8's..	2,000.00	2,040.00
Chicago, Rock Island & Pacific Railroad stock..	10,000.00	10,800.00
Eastern Railroad stock.....	2,500.00	2,575.00
Old Colony & Newport Railroad stock.....	5,000.00	5,200.00
Pittsburgh, Fort Wayne & Chicago R. R. stock.	10,000.00	9,500.00
Asiatic National Bank stock, Salem.....	2,250.00	2,775.00
National Exchange Bank stock, Salem.....	3,600.00	4,248.00
Mercantile National Bank stock, Salem.....	3,500.00	4,200.00

	Par value.	Market value.	
Merchants National Bank stock, Salem.....	1,850.00	2,331.00	
Naumkeag National Bank stock, Salem.....	2,500.00	3,550.00	
Salem National Bank stock, Salem.....	8,000.00	9,600.00	
National Bank of Commerce stock, Boston.....	6,000.00	7,380.00	
Merchants National Bank stock, Boston.....	5,000.00	6,750.00	
National Revere Bank stock, Boston.....	16,000.00	19,200.00	
Total par and market value.....	<u>\$173,200.00</u>	<u>\$185,994.00</u>	\$185,994.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Naumkeag Cotton Co. stock, Salem.....	\$800	\$1,040	1,500	
Naumkeag National Bank stock, Salem.....	800	426		
Central National Bank stock, Lynn.....	400	500		
Massachusetts State bonds 1873, 6's.....	3,000	3,300	3,000	
Total par and market value and amount loaned thereon....	<u>\$4,500</u>	<u>\$5,266</u>	<u>\$4,500</u>	4,500.00
Notes receivable.....				25,333.99
Cash in the Company's principal office, in currency.....		\$5,138.16		
Cash belonging to the Company deposited in bank.....		18,623.60		
Total amount of cash items.....				23,761.76
Interest due and accrued on stocks, not included in market value.....				1,097.78
Gross premiums in due course of collection.....				243.17
All other property belonging to the Company, viz: revenue stamps and office furniture.....				1,000.00
Aggregate amount of all Assets of the Company, at their actual value.....				<u>\$308,775.14</u>

II. LIABILITIES.

Net amount of unpaid losses.....		700.00
Re-insurance at 50 per cent prem. on fire risks under one year..	\$17,733.85	
Re-in-urance, <i>pro rata</i> , on fire risks running more than one year.	28,878.74	
Re-insurance at 50 per cent on inland navigation risks.....	100,682.54	
Amount required to safely re-insure all outstanding risks.....		147,295.13
Dividends on expired policies unclaimed.....		757.26
All other demands against the Company, viz: state, city, county or other taxes and assessments, \$175.82; commissions brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collec- tion, \$36.48; return premiums, \$207.72; total.....		420.02
Gross present liabilities.....		<u>\$149,172.41</u>
Surplus.....		<u>\$159,602.73</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$117,760.31
Received for interest on bonds and mortgages.....	537.56
Interest and dividends received from all other sources.....	11,588.80
Income from all other sources, viz: rents, \$2,880.30; policy fees, \$19.00; total..	2,899.30
Aggregate income received during the year in cash.....	<u>\$132,785.97</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	\$27,927.70
Deduct salvages and re-insurances.....	225.49
Net amount paid during the year for losses.....	\$27,702.21
Cash dividends actually paid.....	18,221.51
Paid and allowed for commissions and brokerage.....	17,839.18
Salaries and other charges of officers, clerks, and other employes.....	6,825.56
Paid for state, national and local taxes.....	2,990.33
All other payments and expenditures, viz: office, agency and incidental expenses.	1,935.61
Aggregate Expenditures during the year in cash.....	<u>\$75,514.40</u>

MERCHANT'S AND FARMER'S MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN WORCESTER, MASS.

[Incorporated April 6th, 1846.]

ISAAC DAVIS, *President.*

E. B. STODDARD, *Secretary.*

Attorney in Connecticut, RALPH GILLET, Hartford.

I. ASSETS.

Real estate owned by the Company, unincumbered.....	\$47,948.33
Loans on bond and mortgage upon which not more than one year's interest is due,	5,200.00
Value of lands mortgaged.....	\$10,500 00
Value of the buildings mortgaged.....	9,000 00
Total value of said mortgaged premises.....	<u>\$19,500 00</u>

Stocks and bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 registered bonds.....	\$110,000.00	\$121,000.00	
City of Worcester loans.....	99,676.51	99,676.51	
City of Cambridge loans.....	10,000.00	10,000.00	
Town of Marlboro' loans.....	3,000.00	3,000.00	
Grafton National Bank stock.....	500.00	575.00	
Milbury National Bank stock.....	1,300.00	1,495.00	
City National Bank stock, Worcester.....	3,300.00	4,620.00	
Central National Bank stock, Worcester.....	2,500.00	3,375.00	
Webster National Bank stock, Boston.....	9,000.00	9,720.00	
Quinsigamond National Bank stock, Worcester.....	4,600.00	5,520.00	
Third National Bank stock, Springfield.....	5,000.00	6,250.00	
Atlantic National Bank stock, Springfield.....	5,000.00	6,500.00	
Mechanics, Worcester.....	1,300.00	1,820 00	
Worcester and Nashua R. R. bond.....	20,000.00	20,000.00	
Total par and market value.....	<u>\$2,017,651</u>	<u>\$293,551.51</u>	\$293,551.51

Note with personal security.....	\$1,400.00	
Note with mortgage assigned as collaterals.....	1,500.00	
		2,900.00
Cash in Company's principal office, in currency.....	\$2,816.35	
Cash belonging to the Company deposited in bank.....	31,371.16	
* Total amount of cash items.....		34,187.51
Gross premiums in due course of collection.....		2,029.00
Aggregate amount of all Assets of the Company, at their actual value.....		<u>\$385,816.35</u>

II. LIABILITIES.

Losses unadjusted, including all reported or supposed losses.....	\$2,000.00	
Gross amount of claims for losses.....	2,000.00	
Net amount of unpaid losses.....		\$2,000.00
Re-insurance at 50 per cent prem. on fire risks under one year.....	\$19,135.35	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	189,437.69	
Amount required to safely re-insure all outstanding risks.....		208,573 64
Cash dividends declared to policy-holders remaining unpaid.....		3,199.92
Gross present liabilities.....		<u>\$213,772.96</u>
Surplus.....		<u>\$172,043.39</u>

III. INCOME DURING THE YEAR.

Gross premiums received.....	139,469.43	
Deduct re-insurance, rebate, and return premium.....	6,414.44	
Net cash received for premiums.....	<u>\$133,054.99</u>	\$133,054.99
Interest on bonds and mortgages.....		313.95
Interest and dividends received from all other sources.....		<u>22,014.92</u>
Aggregate amount of income actually received during the year in cash.....		<u>\$155,383.86</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	<u>\$44,991.49</u>	
Net amount paid for losses.....		\$44,991.49
Cash dividends actually paid.....		23,343.18
Paid for commissions and brokerage.....		19,506.18
Salaries, fees, and other charges of officers, clerks, and other employés.....		6,740.00
Amount paid for state, national, and local taxes.....		917.83
All other payments and expenditures, viz : travelling and incidental expenses....		5,827.59
Aggregate expenditures during the year.....		<u>\$101,326.27</u>

LYCOMING FIRE INSURANCE COMPANY.

LOCATED IN MUNCY, PENN.

[Incorporated March 20, 1840.]

President.

JOSHUA BOWMAN, *Secretary.*

Attorney in Connecticut, LEONARD W. BENHAM, New Haven.

I. ASSETS.

Real estate owned by the Company, unincumbered.....	\$6,000.00
Loans on bond and mortgage, (first liens) upon which not more than one year's interest is due.....	2,000.00
Interest accrued on bond and mortgage loans.....	198.33
Total value of mortgaged premises.....	<u>\$15,000.00</u>

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
New Catawissa 7 per cent mortgage bonds.....	<u>\$10,000.00</u>	<u>\$10,000.00</u>	\$10,000.00
Cash in the Company's principal office, in currency.....		\$4,373.25	
Cash belonging to the Company deposited in bank.....		<u>56,806.64</u>	
Total amount of cash items.....			61,179.89
Interest due and accrued on stocks not included in market value.....			291.67
Gross premiums in due course of collection.....			<u>84,335.14</u>

All other property belonging to the company, viz: judgments, \$1,670.51; bills receivable other than those taken for premiums, \$2,648.43; net assessments in process of collection, \$456,590.15; furniture, safes, &c., \$4,000.00; revenue stamps, \$200.00; total.....	465,109.09
Premium notes.....	\$6,120,625.59
Gross amount of all the Assets of the Company.....	\$629,114.12
Amount which should be deducted from the above Assets on account of bad and doubtful debts and securities, viz: from item No. 17.....	5,632.96
Aggregate amount of all actual available Assets.....	<u>\$623,481.16</u>

II. LIABILITIES.

Losses adjusted and unpaid, not due.....	\$31,759.47
Losses unadjusted, including all reported or supposed losses, including unpaid Chicago claims.....	331,471.54
Losses resisted, including interest, costs, and expenses.....	12,765.50
Net amount of unpaid losses.....	\$375,996.51
Amount required to safely re-insure all outstanding risks, Mutuals re-insure themselves, to re-insure cash risks.....	173,686.20
Due and to become due for borrowed money.....	18,000.00
All other demands against the Company, viz: state taxes.....	1,308.43
Gross present liabilities.....	\$568,991.14
Surplus.....	<u>\$54,490.02</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$453,987.97
Deduct re-insurance, rebate, and return premium.....	46,004.58
Net cash received for premiums.....	\$407,983.39
Interest and dividends received from all other sources.....	3,723.58
Income from all other sources, viz: assessments (net) collected from Jan. 1st to Dec. 30th, 1871.....	526,975.91
Aggregate income received during the year in cash.....	<u>\$938,682.88</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$776,945.62
Deduct salvages and re-insurance.....	4,091.96
Net amount paid for losses.....	\$772,853.66
Paid for commissions and brokerage.....	86,569.25
Salaries and other charges of officers, clerks, and other employes.....	16,347.92
Amount paid for state, national, and local taxes, including revenue stamps....	7,446.24
All other payments and expenditures, viz: interest on borrowed money, \$1,209.01; stationery, printing, rents, licenses, postage, advertising and incidentals generally, \$34,019.56; adjusting losses, \$6,202.27; total.....	41,430.84
Aggregate expenditures during the year.....	<u>\$924,647.91</u>

FOREIGN FIRE INSURANCE COMPANIES.

ABSTRACTS, COMPILED FROM THE ANNUAL STATEMENTS
OF FOREIGN FIRE INSURANCE COMPANIES, SHOWING
THEIR CONDITION OF THE 31ST DAY OF DECEMBER,
1870; ACCOMPANIED BY SUPPLEMENTARY AN-
NUAL STATEMENTS MADE BY THE ATTOR-
NEYS OR GENERAL AGENTS IN THIS
STATE, SHOWING THE CONDITION
OF THE AMERICAN BRANCHES
ON THE 31ST DAY OF
DECEMBER, 1871.

COMMERCIAL UNION INSURANCE COMPANY.

PRINCIPAL OFFICE, 19 and 20 Cornhill, London.

LOCATED IN LONDON, ENGLAND.

SIR FRANCIS HICKS, *Chairman.*

Secretary.

I. CAPITAL.

Full-paid capital stock of the Company.....	£2,250,000	0	0
Un-paid, but subscribed capital.....	2,250,000	0	0

II. ASSETS.

Real estate owned by the Company unincumbered.....	£61,000	0	0
Loans on bonds & mortgage, upon which not more than one year's interest is due,	118,272	8	4
Interest accrued on bond and mortgage loans.....	747	9	7

Stock and Bonds owned by the Company.

	Par value.		Market value.		
Consols stock.....	£50,000	0	0	£45,875	0 0
New 3 per cent. stock.....	40,000	0	0	36,700	0 0
Redeemable 3 per cents stock.....	38,000	0	0	34,865	0 0
Great South Indian Railway 4½ stock.....	25,000	0	0	24,250	0 0
Scind Punjaub and Delhi Railway 5 p. c. bonds.	16,800	0	0	16,968	0 0
Madras Railway Debentures stock.....	9,000	0	0	9,270	0 0
Midland Railway 4½ p. c. stock.....	5,000	0	0	5,050	0 0
South Eastern Railway 5 p. c. stock.....	5,000	0	0	5,650	0 0
Lancashire and Yorkshire Railway 4 p. c. bonds.	2,800	0	0	2,758	0 0
Ceylon 7 Debentures.....	5,000	0	0	5,000	0 0
Kew and other bridges.....	10,419	4	5	10,411	4 5
United States 5-20 bonds, \$200,000.....	45,005	0	0	40,469	0 0
Canada 5 p. c. bonds.....	10,400	0	0	10,036	0 0
New South Wales 5 p. c. bonds.....	5,500	0	0	5,500	0 0
Bahai Deposit.....	1,000	0	0	880	4 2
Brazil Deposit.....	1,000	0	0	869	8 0
Canada Dominion Deposit.....	20,618	11	4	20,618	11 4
Great Indian Pen. Railway stock.....	17,640	0	0	18,610	4 0
East Indian Railway stock.....	5,000	0	0	5,350	0 0
Kew and other Bridges.....	10,419	4	5	10,419	4 5
Policy on Life Prince of Wales.....	569	9	11	569	9 11
New Zealand Loan & Manufacturing Co.....	10,000	0	0	10,000	0 0
Total par and market value.....	£334,171	10	1	£320,127	6 3

£320,127 6 3

All other loans made by the Co., classified as follows, viz:

on mortgages.....	£161,991	8	10
On personal security.....	8,763	18	2
Policies.....	9,471	16	1
Total.....			£180,227 3 1
Cash in the Company's principal office, in currency.....	£156	9	8
Cash belonging to the Company deposited in bank.....	90,638	6	5
Total amount of cash items.....			90,794 16 1

Gross premiums in due course of collection	68,163	5	11
Bills receivable, not matured, taken for fire, marine and inland risks, past due.	7,666	1	9
All other property belonging to the Company, viz: salvage property and claims, on losses already paid, £50; outstanding interest life, £803 6s. 10d.; furniture, £2,400; stamps on hand, £716 3s. 11d.; due for re-insurance, £276. Total,	4,445	10	9
Aggregate amount of all actual available Assets.....	<u>£851,444</u>	<u>1</u>	<u>9</u>

III. LIABILITIES.

Losses, adjusted and unpaid.....	£9,184	0	0
Losses in process of adjustment, including all reported and supposed losses.....	27,352	0	0
Losses resisted, including interest, cost and expenses.....	5,450	0	0
Total amount of claims for losses.....	41,986	0	0
Deduct re-insurance thereon.....	10,140	0	0
Net amount of unpaid losses.....		£31,846	0 0
Re-insurance at 50 per cent prem. on fire risks under one year	£67,417	10	0
Re-insurance <i>pro rata</i> , on fire risks running more than one year	22,118	0	0
Premiums received & receivable on all unexpired marine risks	105,320	0	0
Amount required to safely re insure all outstanding risks.....		£194,855	10 0
Re-insurance fund on all other liabilities, except capital, under the life insurance or any other special department.....		181,000	0 0
Interest declared but not due to scripholders, remaining unpaid.....		77	10 0
Salaries and other miscellaneous expenses due and accrued.....		1,200	0 0
Total liabilities, except capital stock, scrip reserve and net surplus.....		£408,979	0 0
Joint-stock capital paid up in cash.....		250,000	0 0

IV. INCOME DURING THE YEAR.

	Fire risks.		Marine and inland.
Gross cash premiums received.....	£149,837	0	0
Deduct re-insurance, rebate, & return prem.	24,596	0	0
Net cash received for premiums.....	<u>£125,241</u>	<u>0</u>	<u>0</u>
		£236,626	11 9
Interest and dividends received from all other sources.....		28,120	9 9
Income received from all other sources, viz: net life premiums, fires discount on policy stamps, share transfer fees.....		64,725	15 5
Aggregate income received during the year in cash.....		<u>£454,713</u>	<u>16 11</u>

V. EXPENDITURES DURING THE YEAR.

	Fire risks.		Marine and inland.
Gross amount paid for losses.....	£86,264	4	11
Deduct salvages and re-insurance.....	18,106	0	8
Net amount paid for losses.....	<u>£68,158</u>	<u>4</u>	<u>3</u>
		£141,107	3 3
		£209,265	7 6
Cash dividends actually paid.....		31,250	0 0
Paid for commissions and brokerage.....		24,186	2 9
Salaries, and other charges of officers, clerks, and other employés.....		11,067	9 4
Amount paid for state, national and local taxes.....		33,236	1 4
All other payments, viz: interest on borrowed money.....		12,611	14 10
All other payments.....		£16,023	3 9
Aggregate amount of actual expenditures during the year, in cash.....		<u>£337,639</u>	<u>19 6</u>

UNITED STATES BRANCH OF COMMERCIAL UNION FIRE INSURANCE COMPANY.

PRINCIPAL OFFICE IN THE U. S., 10 Pine street, N. Y.

JEREMIAH COLEMAN, *Chairman.*

ALEXANDER SUTHERLAND, *Secretary.*

[Incorporated Sept. 28, 1861.]

Attorney in Connecticut, SILAS CHAPMAN, Jr., Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	£5,000,000 0 0
Whole amount of capital actually paid up in cash.....	250,000 0 0
Amount of unpaid, but subscribed capital (on call).....	250,000 0 0

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds.....	\$275,000.00	\$302,500.00	\$302,500.00
Cash in the Company's principal office in currency.....		\$15,324.66	
Cash belonging to the Company deposited in bank.....		16,933.83	
Total amount of cash items.....			32,258.49
Gross premiums in due course of collection.....			11,278.91
Aggregate amount of all actual available Assets of the Co. in the U. S.			\$346,037.40

III. LIABILITIES.

Losses adjusted and unpaid.....	\$5,000.00	
Losses unadjusted, including all reported and supposed losses. . .	20,575.00	
Losses resisted, including interest, costs, and expenses.....	5,073.32	
Total amount of claims for losses.....		\$30,648.32
Re-insurance at 50 per cent prem. on fire risks under one year...	\$97,191.23	
Amount required to safely re-insure all outstanding risks.....		97,191.23
Total liabilities, except capital and net surplus.....		\$127,839.55

VI. INCOME DURING THE YEAR.

Gross premiums received.....	\$210,244.60	
Deduct re-insurance, rebate, and return premium.....	8,951.62	
Net cash received for premiums.....		201,292.98
Aggregate income received during the year in cash in the U. S.		\$201,292.98

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$82,003.61	
Deduct salvages and re-insurance.....	2,178.39	
Net amount paid for losses during the year.....		\$79,825.22
Paid for commissions and brokerage.....		40,265.59
Amount paid for state, national, and local taxes.....		3,851.01
All other payments and expenditures, viz : auditing accounts, &c.....		1,430.82
Aggregate expenditures during the year in cash.....		\$125,372.64

IMPERIAL FIRE INSURANCE COMPANY.

LOCATED IN LONDON, ENGLAND.

[Incorporated, 1803.]

E. M. ARCHIBALD, *Chairman Local Board.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	£1,600,000	0	0
Whole amount of capital actually paid up in cash.....	700,000	0	0
Unpaid, but subscribed capital, for which subscribers notes, &c., are held.....	900,000	0	0

II. ASSETS.

Three per cent Consols.....	£127,133	5	0
New 3 per cents.....	173,129	1	9
Three per cent reduced.....	44,131	6	9
Canada Guaranteed loan.....	57,200	0	0
Mercy Dock bonds.....	15,000	0	0
London & St. Katherine Dock bonds.....	35,350	0	0
East India Railway Consolidated stock.....	16,500	0	0
Great Northern Railway Debentures.....	50,000	0	0
Great Eastern Railway Debentures.....	15,000	0	0
London & Brighton Railway Debentures.....	15,000	0	0
London & South Western Railway Debentures.....	20,025	15	0
Metropolitan Railway Debentures.....	25,093	15	0
South Eastern Railway Debentures.....	24,000	0	0
London & North Western Railway Debentures.....	1,500	0	0
East India Debentures.....	15,887	10	0
London City bonds.....	73,552	10	0
London Bank stock.....	23,200	0	0
Leasehold Houses in Oxford st., London.....	15,000	0	0
Leasehold Office in Manchester.....	1,569	19	1
5 per cent Canada Inscribed stock.....	9,900	0	0
6 per cent Canada Dominion stock.....	11,137	10	0
6 per cent Montreal Debentures.....	296	4	1
6 per cent United States 5-20 bonds.....	34,487	0	0
5 per cent United States 10-40 bonds.....	43,374	7	6
6 per cent Tennessee bonds.....	2,475	0	0
6 per cent South Carolina bonds.....	3,047	18	11
6 per cent Virginia bonds.....	6,787	10	0
4 per cent Dutch Inscription.....	7,000	0	0
6 per cent Brazilian stock.....	847	19	4
4 per cent Baden stock.....	4,292	0	6
4 per cent Bavarian bonds.....	4,128	5	0
4 per cent Prussian Government loan.....	288	18	9
5 per cent Alabama bonds.....	1,237	10	0
Russian Securities.....	6,415	0	0
Office Furniture in U. S and sundry items.....	3,026	13	3
Real Estate owned by Co. (principally in London).....	76,577	8	2
Loans on Bond & Mortgage.....	45,700	0	0
Cash in Bank.....	14,923	14	0
Premiums in course of collection.....	102,865	19	2
Bills Receivable.....	16,720	19	1
	£1,143,203	0	4
Unpaid Stock, for which subscribers are personally liable.....	900,000	0	0
Total Assets, Dec. 31st, 1870.....	£2,043,203	0	4

III. LIABILITIES.

Losses unpaid, in process of adjustment.....	£67,043	0	0
Re-insurance Fund.....	184,010	0	0
Bills Payable and Borrowed Money.....	50,661	14	4
Dividends Unpaid and Tradesmen's Bills.....	6,477	12	6
Total.....	£308,192	6	10

UNITED STATES BRANCH IMPERIAL FIRE INSURANCE COMPANY.

EDGAR W. CROWELL, *Resident Manager.*

PRINCIPAL OFFICE IN UNITED STATES, 40 & 42 Pine Street, New York City.

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	£1,600,000	0	0
Whole amount of capital actually paid up in cash.....	700,000	0	0
Unpaid, but subscribed capital, for which subscribers notes, &c. are held.....	900,000	0	0

II. ASSETS.

Stocks and bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds 1867, Registered.....	\$110,000.00	\$127,426.50	
United States 10-40 bonds, Registered.....	100,000.00	108,625.00	
United States 10-40 bonds, Registered.....	100,000.00	108,625.00	
United States 5-20 bonds 1867, Registered.....	27,000.00	31,286.25	
United States 5-20 bonds 1867, Registered.....	50,000.00	57,937.50	
United States 10-40 bonds, Registered.....	120,000.00	130,350.00	
United States 5-20 bonds 1867, Registered.....	30,000.00	34,908.57	
Nevada State bonds.....	19,900.00	19,900.00	
Alabama State bonds, Old.....	10,000.00	6,700.00	
Tennessee State bonds, Old.....	20,000.00	12,800.00	
South Carolina State bonds, Old.....	20,000.00	9,800.00	
United States 5-20 bonds 1867, Registered.....	7,000.00	8,120.00	
Virginia State bonds, Old.....	86,000.00	47,560.00	
United States 5-20 bonds 1867, Registered.....	200,000.00	231,750.00	
Total par and market value.....	<u>\$900,000.00</u>	<u>\$935,824.82</u>	\$935,824.82
Cash belonging to the Company deposited in Bank.....			30,775.11
Gross premiums in due course of collection.....			92,547.39
Bills receivable, not matured, taken for fire marine and inland risks.....			500.00
All other property belonging to the Company, viz: office furniture, &c., in New York.....			5,000.00
Aggregate amount of all actual available Assets.....			<u>\$1,064,647.32</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses...	\$43,890.58	
Losses resisted, including interest, cost and expenses.....	5,500.00	
Net amount of unpaid losses.....		\$49,390.58
Re-insurance at 50 per cent prem. on fire risks under one year...	\$410,529.96	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	75,187.04	
Amount required to safely re-insure all outstanding risks.....		485,717.00
Total liabilities, except stock and net surplus.....		\$535,107.58
Surplus beyond capital in United States.....		529,539.74
Aggregate liabilities, including surplus		<u>\$1,064,647.32</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,385,064.16	
Deduct re-insurance, rebate, and return premium.....	170,599.85	
Net cash received for premiums.....		\$1,214,464.31
Interest and dividends received from all other sources,.....		1,429.98
Aggregate income received during the year in cash,.....		<u>\$1,215,894.29</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$691,616.73	
Deduct salvages and re-insurances.....	5,379.63	
Net amount paid during the year for losses.....		\$686,237.10
Paid for commissions and brokerage.....		142,959.30
Salaries and other charges of officers, clerks and other employ��s.....		86,568.58
Paid for state, national and local taxes.....		27,260.20
All other payments and expenditures, viz: exchange on remittances, telegrams, postages, advertising, printing and stationery, traveling expenses, office rent, and sundries.....		80,254.10
Aggregate expenditures during the year in cash.....		<u>\$1,023,279.28</u>

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LOCATED IN LIVERPOOL, ENGLAND.

[Established May 21, 1831.]

FRANCIS COTTENET, Esq., *Chairman*.

ALFRED PELL, Esq., *Resident Secretary*.

CAPITAL.

Whole amount of capital stock actually outstanding.....	�2,000,000	0	0
Whole amount of outstanding capital actually paid up in cash.....	391,752	0	0

II. ASSETS.

Amount of cash loaned by the Company	516,318	15	8
Market value of United States securities owned by the Co.....	226,754	4	8
Market value of state, city, and town stocks, bonds, and loans owned by Co..			
Market value of state and national bank stocks owned by the Co.....			

Market value of railroad stocks and bonds owned by Co.....	£803,940	17	0
Market value of all other corporate stocks, bonds, and securities owned by Co.....	261,727	8	4
Cash loaned by Co. on collateral security.....	137,296	4	8
Amount of all other cash loans made by the Co.....	412,582	14	7
Amount of cash actually on hand in the office of the Co.....	594	9	2
Deposit to the credit of the Co.....	120,305	5	8
Amount of cash due the Co. from agents for premiums collected during the year	172,531	3	7
Amount due or to become due the Co. from other Co's on policies or contracts of re-insurance.....	7,219	11	3
Amount of debts, claims, and demands due or to become due the Co.....	13,212	8	11
Amount of interest due, and not included in any of the foregoing items.....	25,980	1	7
Amount of other assets and property owned by the Co.....	163,757	12	5
Gross present assets of the Co.....	£4,190,345	18	0

III. LIABILITIES.

Losses adjusted which are due and unpaid.....	} £84,383	3	4
Losses adjusted, but not yet due.....			
Losses claimed, reported, and supposed, in process of adjustment.....			
Losses claimed which are disputed or resisted by the Company.....			
Amount of cash dividends to stockholders declared on capital stock unpaid....	80,333	1	5
Amount of gross premiums <i>pro rata</i> , received in cash or notes on risks not expired or marked off as terminated 1870	£959,221	4	7
Deduct amount actually paid other Companies towards re- insuring the same.....	27,493	5	1
Gross premiums on outstanding risks.....	£931,727	19	6
Re-insurance fund, taken at 50 per cent. on fire risks.....	479,610	12	3
Amount reclaimable by the insured on perpetual fire policies.....	47,718	11	8
Amount of premium reserve and all other liabilities in the life insurance or special department.....	2,307,573	7	7
Amount of all other debts, claims, and demands against the Co., viz; consisting of balance of sundry working accounts.....	90,325	15	6
Gross present liabilities of the Co., except capital stock and scrip.....	£3,089,944	11	9

IV. INCOME DURING THE YEAR.

Amount of cash received during the year for gross premiums	£959,221	4	7
Re-insurance paid during the year.....	27,493	5	1
Net amount of actual cash premiums for the year.....	£931,727	19	6
Amount of cash actually received during the year for interest on mortgages of real estate.....	} £72,979	5	11
Interest and dividends from all other sources, including premium on coin ex- cluding all interest.....			
Amount of cash actually received during the year for rents, credited to life department.....			
Gross cash income actually received during the year.....	£1,004,707	5	5

V. EXPENDITURES DURING THE YEAR.

Net amount for losses during the year.....	£528,384	8	6
Amount of cash dividends on capital stock paid during the financial year.....	117,525	12	0
Amount allowed or paid during the year for brokerage and commissions.....	126,792	15	8
Amount paid during the year for national taxes and government duties....	} 14,865	15	4
For state and local taxes.....			
Amount of all other cash payments and expenditures during the year, con- sisting of the following items, viz: office, agency, and incidental expenses, rent and taxes, interest on borrowed money, and official salaries, directors fees, traveling, fire brigades and engines, and general expenses.....	115,983	17	4
Gross cash expenditures during the year.....	£903,552	8	10

UNITED STATES BRANCH LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

PRINCIPAL OFFICE IN THE U. S., 45 WILLIAM STREET, N. Y.

FRANCIS COTTENET, Esq., *Chairman.*

J. E. PULSFORD, *Resident Secretary.*

Attorney in Connecticut, L. W. SPERRY, New Haven.

I. CAPITAL.

Whole amount of joint-stock or guarantee capital authorized.....	£2,000,000	0	0
Whole amount of capital actually paid up in cash.....	391,752	0	0

II. ASSETS.

Real estate owned by the Company, unincumbered	\$372,280.34
Loans on bond and mortgage, upon which not more than one year's interest is due	1,155,400.00
Interest due and accrued on bonds and mortgage loans.....	18,877.04

Stock and bonds owned by the Company.

	Par value.	Market value.
United States 6 p. c. 5-20's of 1862, registered...	\$87,000.00	\$95,265.00
United States 6 p. c. 5-20's of 1864, registered...	70,000.00	76,387.50
United States 6 p. c. 5-20's of 1865 (new) reg...	95,000.00	108,775.00
United States 6 p. c. 5-20's of 1865, registered...	25,000.00	28,000.00
United States 6 p. c. 5-20's of 1867, registered ..	420,000.00	485,100.00
United States 6 p. c. 10-40's, registered.....	185,000.00	201,650.00
United States 6 p. c. currency issued in aid of the Pacific R. R., registered.....	359,000.00	413,747.50
South Carolina State 6 p. c. coupon bonds (Int. in gold).....	20,000.00	9,800.00
Alabama State 5 p. c. coupon bonds (Int. in currency)	10,000.00	7,000.00
Mississippi Auditors pay warrants.....	20,000.00	16,000.00
Total par and market value.....	<u>\$1,291,000.00</u>	<u>1,441,725.00</u>
		\$1,441,725.00

Loan on call secured by United States stock.....	15,000.00
Cash in the Company's principal office, in currency.....	\$150,000.00
Cash belonging to the Company deposited in Phoenix bank.....	89,153.98
Total amount of cash items.....	239,153.98
Interest due and accrued on stocks not included in market value.....	5,880.00
Gross premiums in due course of collection	372,958.06
All other property belonging to the Company, viz: rents due and accrued, \$3,393.78; due from other companies for re-insurance on losses already paid, \$5,000; bills receivable other than those taken for premiums, \$6,281.45; loans to New York fire department, \$4,500.00.....	19,175.20
Aggregate amount of all Assets of the Company, at their actual value.....	<u>\$3,640,449.62</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$87,557.59
Losses unadjusted, including all reported and supposed losses...	309,500.74
Losses resisted, including interest, costs and expenses.....	132,551.43
Net amount of unpaid losses	\$529,609.76
Re-insurance at 50 per cent of prem. on fire risks under one year.	\$1,325,019.75
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	147,428.23

Amount required to safely re-insure all outstanding risks.....	\$1,472,447.98
Amount reclaimable by the insured on perpetual fire insurance policies.....	271,897.66
Re-insurance fund and all other liabilities, except capital under the Life Insurance, or any other special department.....	113,900.10
Aggregate liabilities, including capital and net surplus	<u>\$2,387,855.50</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$3,217,712.14
Deduct re-insurance, rebate, and return premium.....	245,979.64
Net cash received for premiums.....	<u>\$2,971,732.50</u>
	\$2,971,732.50
Received for interest on bonds and mortgages.....	202,545.00
Received for interest and dividends on stocks and bonds, and other sources.....	38,743.84
Income received from all other sources, viz: rents, \$27,725.08; life prem. \$23,154.86	50,879.94
Aggregate income received during the year.....	<u>\$3,163,901.28</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses on fire risks.....	\$4,432,548.70
Deduct salvages and re-insurances.....	70,704.11
Net amount paid for losses	\$4,361,844.59
Paid for commissions and brokerage	422,314.98
Salaries and other charges of officers, clerks and other employés.....	97,273.89
Amount paid for state, national, and local taxes.....	47,766.37
All other payments and expenditures, viz: printing and advertising, board of underwriters, fire marshal, advisory board of directors, legal expenses, exchange, stationary, rent of offices, express charges, telegrams, &c.....	155,304.33
Life Expenditures and annuities.....	38,149.33
Aggregate expenditures during the year in cash.....	<u>\$5,122,653.49</u>

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

LOCATED IN LONDON AND EDINBURGH, GREAT BRITAIN.

[Incorporated, 1809.]

DAVID SMITH, *General Manager.*

JOHN OGILVIE, *Secretary.*

I. CAPITAL.

Paid up capital stock of the Company now outstanding.....	\$1,250,000.00
Unpaid but subscribed capital for which the stockholders are holden.....	8,750,000.00

II. ASSETS.

Real estate owned by the Company.....	876,066.74
Loans on bond and mortgage (first liens).....	332,560.00

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
United States 5-20 bonds.....	\$800,000	\$796,782.50	
Currency.....	225,000	230,340.75	
Illinois State bonds.....	25,000	22,500.00	
Alabama State bonds.....	10,000	8,775.00	
Old Virginia State bonds.....	50,000	22,500.00	
Old Tennessee State bonds.....	20,000	11,250.00	
South Carolina State bonds.....	20,000	15,750.00	
New 3 per cent Annuities.....	£100,000	458,750.00	
Great Eastern Railway Debenture.....	8,000	43,600.00	
Great Western Railway Preference.....	8,000	44,000.00	
Great Western Railway Preference.....	264	1,100.00	
Great Western Railway Debenture.....	200	1,000.00	
Baden Obligations.....	Florins 60,000	21,681.00	
Wurtemberg Government bonds.....	Florins 40,000	13,651.45	
Royal Prussian Loan.....	Thalers 10,000	6,483.00	
Rentes Italiens.....	Lires 176,000	18,662.00	
North British and Mercantile shares.....		149,300.00	
Total par and market value.....		\$1,866,125.70	\$1,866,125.70

Loans on Collaterals.

	Par value.	Amount loaned.	
United States 5-20 bonds.....	\$163,000.00		
Bonds of Illinois.....	720,000.00		
New Zealand 6 per cent Gov't.....	550,000.00		
5 per cent U. S. Registered.....	111,000.00		
	<u>\$1,543,000.00</u>	<u>\$1,068,453.85</u>	\$1,068,453.85

Cash in the Company's principal office, in currency.....	\$500.88	
Cash belonging to the Company deposited in bank.....	63,560.85	
Total amount of cash items.....		64,061.73
Amount due from branches and agencies.....		1,182,530.00
Bills receivable, not matured, taken for fire risks.....		14,625.98
All other property belonging to the Company.....		5,961.85
Aggregate amount of all Fire Assets (at their valuation in London).....		<u>\$5,410,385.85</u>

III. LIABILITIES.

Amount of unpaid losses (paid accounts not yet received).....	\$323,715.70
Amount required to safely re-insure all outstanding risks, at 50 per cent.....	925,295.79
Unclaimed dividends.....	6,661.96
Amount of all other claims.....	218,056.10
Total liabilities, except stock and net surplus.....	<u>\$1,473,729.55</u>
Capital actually paid up in cash.....	1,250,000.00
Net fire surplus over and above all liabilities.....	<u>2,686,656.30</u>
Aggregate fire Liabilities, including capital and net surplus.....	<u>\$5,410,385.85</u>

IV. FIRE INCOME DURING THE YEAR.

Net premiums received in cash after deducting re-insurance, rebate, and return premiums.....	\$2,775,898.05
Interest and dividends received from all other sources.....	217,387.72
Income from all other sources.....	185.88
Amount required to safely re-insure 1869 outstanding risks brought into account.....	<u>842,383.95</u>
Aggregate fire income received during the year in cash.....	<u>\$3,835,855.60</u>

V. FIRE EXPENDITURES DURING THE YEAR.

Net amount paid for losses during the year after deducting salvages and re-insurances in other Companies.....	\$1,619,626.45
Cash dividends actually paid.....	300,000.00
Salaries and other charges of officers, clerks and other employés.....	742,650.00
Paid for taxes.....	3,480.95
All other expenditures.....	7,045.00
Amount required to safely re-insure all outstanding risks, Dec. 31st, 1870.....	925,295.79
Aggregate fire expenditures during the year in cash.....	<u>\$3,598,112.05</u>

UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

PRINCIPAL OFFICE IN U. S., 50 William St., N. Y.

[Incorporated, 1809.]

Associate Managers.

WILLIAM CONNER,

CHARLES E. WHITE,

SAM. P. BLAGDEN.

Attorney in Connecticut, JUDAH FRISBIE, New Haven.

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States 5-20 bonds of 1862, Registered...	\$79,000.00	\$87,295.00	
United States 5-20 bonds of 1864, Registered...	100,000.00	110,500.00	
United States 5-20 bonds of 1865, Registered...	50,000.00	55,312.50	
United States 5-20 bonds of 1865, Registered...	100,000.00	110,250.00	
United States 5-20 bonds of 1867, Registered...	478,000.00	532,970.00	
United States 6's bonds, Currency.....	225,000.00	258,187.50	
South Carolina 6's old stock Registered.....	20,000.00	10,000.00	
Illinois 6's Coupon bonds.....	18,000.00	18,000.00	
Alabama 8's Coupon bonds.....	10,000.00	9,000.00	
Tennessee 6's old Coupon bonds.....	20,000.00	13,200.00	
Virginia old stock, Registered.....	50,000.00	25,000.00	
Total par and market value	<u>\$1,150,000.00</u>	<u>\$1,229,715.00</u>	\$1,229,715.00
Cash in the Company's principal office, in currency.....		\$2,189.67	
Cash belonging to the Company deposited in bank.....		<u>247,415.56</u>	
Total amount of cash items.....			249,605.23
Interest due and accrued on collateral loans.....			8,100.00
Bills receivable, not matured, taken for fire, marine and Inland risks, past due..			3,458.94
Cash in hands of the Trustees of the Company.....			31,964.57
All other property belonging to the Company.....			38,008.00
Loan to the New York Fire Department.....			4,500.00
Aggregate amount of all actual available Assets.....			<u>\$1,565,351.74</u>

III. LIABILITIES.

Losses unadjusted, including all reported or supposed losses.....	\$176,899.24	
Losses resisted, including interest, costs and expenses.....	44,299.47	
Net amount of unpaid losses.....		\$221,198.71
Re-insurance at 50 per cent of prem. on fire risks under one year,	\$596,388.07	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.	85,403.08	
Amount required to safely re-insure all outstanding risks.....		681,791.15
All other demands against the Company, bad debts.....		1,479.70
Total liabilities, except capital and net surplus.....		<u>\$904,469.56</u>

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,510,632.50	
Deduct re-insurance, rebate, and return premium.....	133,187.02	
Net cash received for premiums.....		\$1,377,445.48
Proceeds of conversion of 7 000 Illinois bond.....		711.24
Interest received on stocks and bonds and from all other sources.....		21,102.56
Income from all other sources, viz: remittance from Home Office.....		1,964,117.47
Aggregate income received during the year in cash.....		<u>\$3,363,376.75</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	\$2,827,760.61	
Deduct re-insurance, rebate and return premiums.....	15,174.36	
Net amount paid for losses.....		\$2,812,586.25
Paid for commissions and brokerage.....		233,937.65
Salaries and other charges of officers, clerks and other employés.....		107,405.99
Amount paid for state, national and local taxes.....		41,849.56
All other payments and expenditures, viz: rent, advertising, printing, postage, stationery, supplies and general expenses.....		43,164.43
Aggregate Expenditures during the year in cash.....		<u>\$3,208,943.88</u>

QUEEN FIRE INSURANCE COMPANY.

LOCATED IN LIVERPOOL AND LONDON.

[Incorporated August, 1857.]

JAMES MONCRIEFF WILSON, *Manager.* THOMAS W. THOMSON, *Sub-manager.*

I. CAPITAL.

Full-paid capital stock of the Company now outstanding.....	£179,800	0	0
Un-paid, but subscribed capital.....	1,618,200	0	0

II. ASSETS.

Real estate owned by the Company, unincumbered.....	£127,182	18	8
Loans on bond & mortgage, upon which not more than one year's interest is due	76,394	16	6
Loans on bond and mortgage, (first liens), upon which more than one year's interest is due.....		18,378	13 9
Value of the lands mortgaged.....	£165,717	11	8
Value of the buildings mortgaged.....			
Total value of said mortgaged premises.....	<u>£165,717</u>	<u>11</u>	<u>8</u>

Stock and bonds owned by the Company.

	Par value.		Cash value.		
United States 6 per cent. bonds, 1881....	\$220,000		£36,366	15	11
Canadian 5 per cent. bonds.....	£10,500	0 0	10,500	0	0
New Dominion 6 per cent bonds.....	\$100,000		20,000	0	0
Wollosey Local Board bonds.....	£5,000	0 0	5,000	0	0
Birkenhead Gas Bonds.....	£3,000	0 0	3,000	0	0
Bradford Corporation bonds.....	£10,000	0 0	10,000	0	0
Mersey Docks and Harbor Board bonds..	£11,600	0 0	11,272	18	6
City of Melbourne bonds.....	£5,000	0 0	5,140	0	0
Alabama (U. S.) State bonds.....	\$10,000		969	15	11
Gerlong bonds.....	£2,000	0 0	2,000	0	0
British Government 3 per cent. consols..	£5,000	0 0	4,600	0	0
Total par and market value.....				£108,849	9 10

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Great Luxembourg Railway Co. stock.....	£8,600	£4,945	£4,000
Great Luxemburg Railway Co. stock.....	2,000	1,150	700
Great Western of Canada Railway Co. stock.....	4,100	3,025	2,200
Great Western Railway Co. stock.....	5,000	3,625	2,600
North Stafford Railway Co. stock.....	2,000	1,240	1,000
Pacific Steamship Co. stock.....	3,700	6,364	4,500
Great Luxembourg Railway Co. stock.....	4,000	2,300	2,000
Manchester, Sheffield and Lincolnshire Railway Co. stock }			
New Dutch Reinish Railway Co. stock..... }	7,400	4,655	4,000
Preference Great Luxemburg Railway Co. stock..... }			
North Eastern Railway consols stock..... }			
New North Eastern Railway consols stock..... }	1,590	2,467 10 0	1,400
Midland Railway Co. stocks.....	600	780	500
Queen Insurance Co. stock.....	370	448 12 6	410 8 5
Total par and market value and amount loaned.....	£29,360	31,000 2 6	23,310 8 5
			£23,310 8 5

All other loans made by the Company, classified as follows, viz : on mortgage, &c., of revisions of Life interest £6,043 19s. 4d. ; life policies, £11,325 9s. 7d. ; personal security with collaterals, £27,043 14s. 5d. ; foreign government deposits, £1,541 3s. 4d.	45,954 16 8
Cash in the Company's principal office, in currency.....	£117 17 6
Cash belonging to the Company deposited in bank.....	41,289 19 3
Total amount of cash items.....	41,407 16 0
Interest due and accrued on stocks not included in market value.....	465 11 7
Interest due and accrued on collateral loans.....	2,447 10 2
Gross premiums in due course of collection.....	6,061 11 1
Amount due from agents and branches, including remittances in course of transmission.....	23,373 14 1
All other property belonging to the Company, viz : rent due and accrued, £2,414 3s. 2d. ; due from other Companies for re insurance on losses already paid, £955 15s. 6d. ; furniture at chief and branch offices, £2,874 18s. 10d. ..	6,244 17 6
Aggregate amount of all actual available Assets.....	£480,072 5 0

III. LIABILITIES.

Losses in process of adjustment, including all reported and supposed losses.....	26,989 10 2
Losses resisted, including interest, cost and expenses.....	5,857 7 11
Total amount of claims for losses.....	£32,846 18 1
Deduct re-insurance thereon.....	5,661 14 1
Net amount of unpaid losses.....	£27,185 4 0
Re-insurance at 50 per cent prem. on fire risks under one year.....	£27,961 15 8
Amount required to safely re-insure all outstanding risks.....	27,961 15 8
Re-insurance fund and all other liabilities, except capital, under the life insurance or any other special department.....	145,786 15 4
Cash dividends declared to stockholders on capital remaining unpaid.....	103 15 0
Salaries and other miscellaneous expenses due and accrued.....	2,518 2 6

All other demands against the Company	£6,231	1	3
Total liabilities except capital stock and net surplus.....	£209,786	13	9
Joint-stock capital paid up in cash.....	£179,800	0	0
Surplus beyond capital.....	90,485	11	3
Aggregate liabilities, including capital and net surplus.....	£480,072	5	0

IV. INCOME DURING THE YEAR.

Gross cash premiums received.....	£178,582	10	1
Deduct re-insurance, rebate, and return prem	38,773	11	7
Net cash received for premiums.....	£139,808	18	6
Interest received on bonds and mortgages.....	13,377	7	9
Interest and dividends received from all other sources.....			
Income received from all other sources.....	24	11	0
Aggregate income received during the year in cash.....	£153,210	17	3

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	£123,074	10	8
Deduct salvages and re-insurance.....	36,121	7	6
Net amount paid for losses.....	£86,953	3	2
Cash dividends actually paid.....	17,980	0	0
Paid for commissions and brokerage.....	21,817	0	6
Salaries, and other charges of officers, clerks, and other employés.....	10,965	10	9
All other payments, viz : stationery, advertising, and general expenses.....	11,010	9	5
Aggregate amount of actual expenditures during the year, in cash.....	£148,726	3	10

UNITED STATES BRANCH OF THE QUEEN FIRE INSURANCE COMPANY.

PRINCIPAL OFFICE IN THE U. S., 216 Broadway, N. Y.

WM. H. ROSS, *Manager*.

[Incorporated, August 1859.]

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	£2,000,000	0	0
Whole amount of capital actually paid up in cash	179,800	0	0
Amount of unpaid, but subscribed capital.....	1,798,000	0	0

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 6 per cent Government Bonds, Reg.	\$200,000.00	\$229,000.00
United States 6 per cent bonds of 1881.....	200,000.00	229,000.00
United States 6 per cent bonds of 1881.....	100,000.00	114,500.00
United States 6 per cent bonds.....	20,000.00	22,900.00
Alabama 5 per cent bonds.....	10,000.00	7,000.00
Total par and market value.....	<u>\$530,000.00</u>	<u>\$602,400.00</u>

\$602,400.00

Loans on Collaterals.

	Par value.	Amount loaned.	
United States 6 per cent bonds of 1881.....	\$25,000	\$25,000	
Total par value and amount loaned thereon.....	<u>\$25,00</u>	<u>\$25,000</u>	\$25,000
Loans made by the Company, viz : to comptroller of N. Y. City.....			\$4,500.00
Cash in the Company's principal office in currency.....		\$30,193.03	
Cash belonging to the Company deposited in bank.....		<u>14,169.47</u>	
Gold, \$12,999.52 at \$1.09.....			44,362 50
Cash deposited with the N. Y. Life Insurance and Trust Co.....			36,154.61
Interest due and accrued on collateral loans.....			359.60
Gross premiums in due course of collection.....			7,715.53
All other property belonging to the Company, viz : office furniture.....			1,920 87
Aggregate amount of all actual available Assets.....			<u>\$722,413.11</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses....	38,561 32	
Losses resisted, including interest, costs, and expenses.....	<u>12,856.59</u>	
Total amount of claims for losses.....		\$51,417.91
Amount required to safely re-insure all outstanding risks.....		311,584.96
Amount reclaimable by the insured on perpetual fire insurance policies.....		4,835.42
Cash dividends declared to stockholders remaining unpaid.....		1,333.32
All other demands against the Company.....		902.04
Aggregate liabilities.....		<u>\$370,073.65</u>

VI. INCOME DURING THE YEAR.

Gross premiums received.....	\$774,560.96	
Deduct re-insurance, rebate, and return premium.....	<u>67,555 43</u>	
Net cash received for premiums.....		\$707,005.53
Interest and dividends received from all other sources.....		3,779.61
Aggregate income received during the year in cash.....		<u>\$710,785.14</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$272,264.92	
Deduct salvages and re-insurance.....	<u>54.38</u>	
Net amount paid for losses during the year.....		\$272,210.54
Paid for commissions and brokerage.....		101,051.84
Salaries and other charges of officers, clerks, and other employés.....		23,196.37
Amount paid for state, national, and local taxes.....		17,657.05
All other payments and expenditures, viz : advertising, rent, travelling and general expenses.....		35,217.89
Aggregate expenditures during the year in cash.....		<u>\$449,333.69</u>

ROYAL INSURANCE COMPANY.

PRINCIPAL OFFICE, 1 NORTH JOHN STREET, LIVERPOOL.

CHARLES TURNER, *President.*

JOHN H. McLAREN, *Manager.*

[Incorporated 31st May, 1845.]

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	£2,000,000	0	0
Whole amount of capital actually paid up in cash.....	289,095	0	0
Unpaid, but subscribed capital, for which subscribers notes, &c., are held.....	1,638,205	0	0

II. ASSETS.

Real estate owned by the Company, unincumbered.....	£186,919	13	0
Loans on bond and mortgage upon which not more than one year's interest is due,	47,147	10	8

Stocks and bonds owned by the Company.

United States Stocks:—

United States 6 per cent bonds of 1881.....	£19,310	1	5
United States 5 per cent bonds of 1874.....	31,235	4	10
United States 5 per cent 10-40 bonds, registered.....	28,744	7	7
United States 30 years 6 per cent bonds, registered.....	49,678	12	7
Alabama 8 per cent bonds of 1886.....	1,413	3	8

	Par value.	Market value.	
British, Indian, and Colonial Securities:—			
Reduced 3 per cent annuities.....	£30,000 0 0	£27,675 0 0	
India 5 per cent bonds.....	100,000 0 0	102,750 0 0	
India 4 per cent enfaced paper.....	20,000 0 0	18,400 0 0	
Canadian consolidated 5 per cent stock.....	11,000 0 0	10,890 0 0	
Canada Dominion 6 per cent. stock.....	19,927 16 8	20,824 11 10	
Carried out at cost value.....	£180,927 16 8	180,539 11 10	£177,604 6 0

Railway stocks and shares.....	£455,700 0 0	£494,053 14 5	£475,680 5 4
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Loans to various towns and townships in G. B.			
Poxteth Park Local Board stock.....	£9,627 2 2	£9,627 2 2	£9,627 2 2
Poxteth Park Burial Board stock.....	18,005 8 4	18,005 8 4	18,005 8 4
Corporation of Dorchester stock.....	1,906 13 4	1,906 13 4	1,906 13 4
Sefton Highway Board stock.....	8,918 7 6	8,918 7 6	8,918 7 6
Birkenhead Improvement Commissioners stock	29,125 16 6	29,125 16 6	29,125 16 6
Corporation of Liverpool stock.....	45,160 0 0	45,160 0 0	45,160 0 0
Sitherland Local Board stock.....	10,594 8 1	10,594 8 1	10,594 8 1
Prescot Highway Board.....	2,845 5 0	2,845 5 0	2,845 5 0
Ashbourne Local Board stock.....	944 9 3	944 9 3	944 9 3
Newton Heath Local Board stock.....	3,400 0 0	3,400 0 0	3,400 0 0
Childwall Highway Board stock.....	1,211 17 0	1,211 17 0	1,211 17 0
Holywell Local Board stock.....	1,800 0 0	1,800 0 0	1,800 0 0
Pensarn Local Board stock.....	1,849 10 0	1,849 10 0	1,849 10 0
Burton-on-Trent Improvement Coms. stock ..	37,823 18 5	37,823 18 5	37,823 18 5
Bebington Burial Board.....	16,781 2 0	16,781 2 0	16,781 2 0
Loans on other securities, bonds &c.:—			
Mersey Dock & Harbour Board Bonds.....	85,315 18 2	85,315 18 2	85,315 18 2
London & St. Katherine Docks Co. stock.....	34,000 0 0	34,000 0 0	34,000 0 0
City of London Corporation bonds.....	53,352 6 10	53,352 6 10	53,352 6 10
Sub-marine Telegraph stock.....	11,200 0 0	28,000 0 0	20,172 2 3
Liverpool New Exchange Building shares.....	4,840 0 0	5,898 15 0	4,237 5 2
	£373,702 2 7	£391,560 17 7	£382,071 10 0

Loans on security of various British Railway
stocks and shares with margin of from 20 to
54½ per cent above amount loaned

	512,149	4	10
Total par and market value.....	£894,220	14	10
	894,220	14	10

All other loans made by the Co., classified as follows, viz: on the Company's life policies with personal security, and within the surrender value.....	£73,070	4	11
Cash belonging to the Co. deposited in bank of Liverpool, £85,542 18s. 10d.; London, £13,032 1s. 11d.; New York, £9,758 16s. 10d. Total.....	108,333	17	7
Balance in the hands of agents, branches and insurance Companies.....	9,742	19	0
Aggregate amount of all actual available Assets.....	£2,103,101	2	2

III. LIABILITIES.

Net amount of unpaid losses.....	£39,811	3	8
Amount required to safely re-insure all outstanding risks (estimated).....	242,900	0	0
Amount reclaimable by the insured on perpetual fire insurance policies.....	4,106	13	11
Re-insurance fund and all other liabilities under life insurance or any other special department (estimated).....	1,330,000	0	0
Cash dividends declared to stockholders remaining unpaid.....	844	9	0
Total amount of liabilities, except capital stock, scrip reserve & net surplus	£1,617,662	6	7
Joint-stock capital actually paid up.....	289,095	0	0
Surplus beyond capital.....	196,343	15	7
Aggregate amount of liabilities, including paid up capital stock net surplus	£2,103,101	2	2

IV. INCOME DURING THE YEAR.

Net cash received for premiums.....	£539,873	11	11
Received for interest on bonds and mortgages.....	£78,431	6	9
Received for interest and dividends from all other sources. }			
Income received from all other sources, viz: rents.....	8,112	8	10
	£86,543	15	7
Less amount carried to Life Department.....	60,242	1	1
Transfer fees.....		26	11
Deposit premiums received for perpetual fire risks.....	£128	12	11
Shareholders proportion of life profits from 31st Dec., 1864, to 31st Dec. 1869.	£81,933	6	8
Aggregate income received during the year in cash.....	£648,135	4	1

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	£323,246	16	8
Cash dividends actually paid.....	48,182	10	0
Paid for commissions and brokerage.....	56,779	13	2
Salaries, and other charges of officers, clerks, and other employes.....	36,910	13	4
All other payments and expenditures.....	43,255	9	5
Aggregate expenditures during the year in cash.....	£508,375	2	7

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY.

LOCATED IN LIVERPOOL, ENGLAND.

FOSTER and COLE, *Managers*, Boston.

Attorney in Connecticut, EARL WARNER, New London.

ASSETS.

Gold in course of investment in the United States stock.....	\$191,798.81
Cash on hand and other assets.....	44,376.10

Stocks and Bonds owned by the Company :

	Par value.	Market value.
U. S. Bonds Deposited, State of New York.....	\$235,000.00	\$264,350.00
U. S. Bonds Deposited, State of Ohio.....	100,000.00	117,000.00
U. S. Bonds Deposited, State of Virginia.....	50,000.00	57,250.00
U. S. Bonds Deposited, State of Alabama.....	10,000.00	9,200.00
U. S. Bonds Deposited, State of Illinois.....	200,000.00	228,000.00
In hands of Trustees in City of New York.....	351,000.00	390,821.25
Total market value		<u>\$1,066,621.25</u>
Aggregate amount of all the assets of the Co. at their actual value.....		<u>1,302,796.16</u>

II. LIABILITIES.

Amount of losses incurred during the year.....	698,011.78
Amount required to safely re-insure all fire risks in force.....	626,996.16
Amount of all existing claims against the Company, including unpaid losses....	79,224.93
Aggregate liabilities.....	<u>\$1,404,232.87</u>

III. INCOME DURING THE YEAR.

Amount of cash premiums received.....	\$1,454,579.72
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IV. EXPENDITURES DURING THE YEAR.

Amount of losses paid during the year.....	684,725.09
Amount of expenses paid during the year, including commissions, salaries, and fees, to agents and officers of the Co., taxes, and all other expenses.....	327,983.91
Aggregate expenditures during the year	<u>\$1,012,709.00</u>

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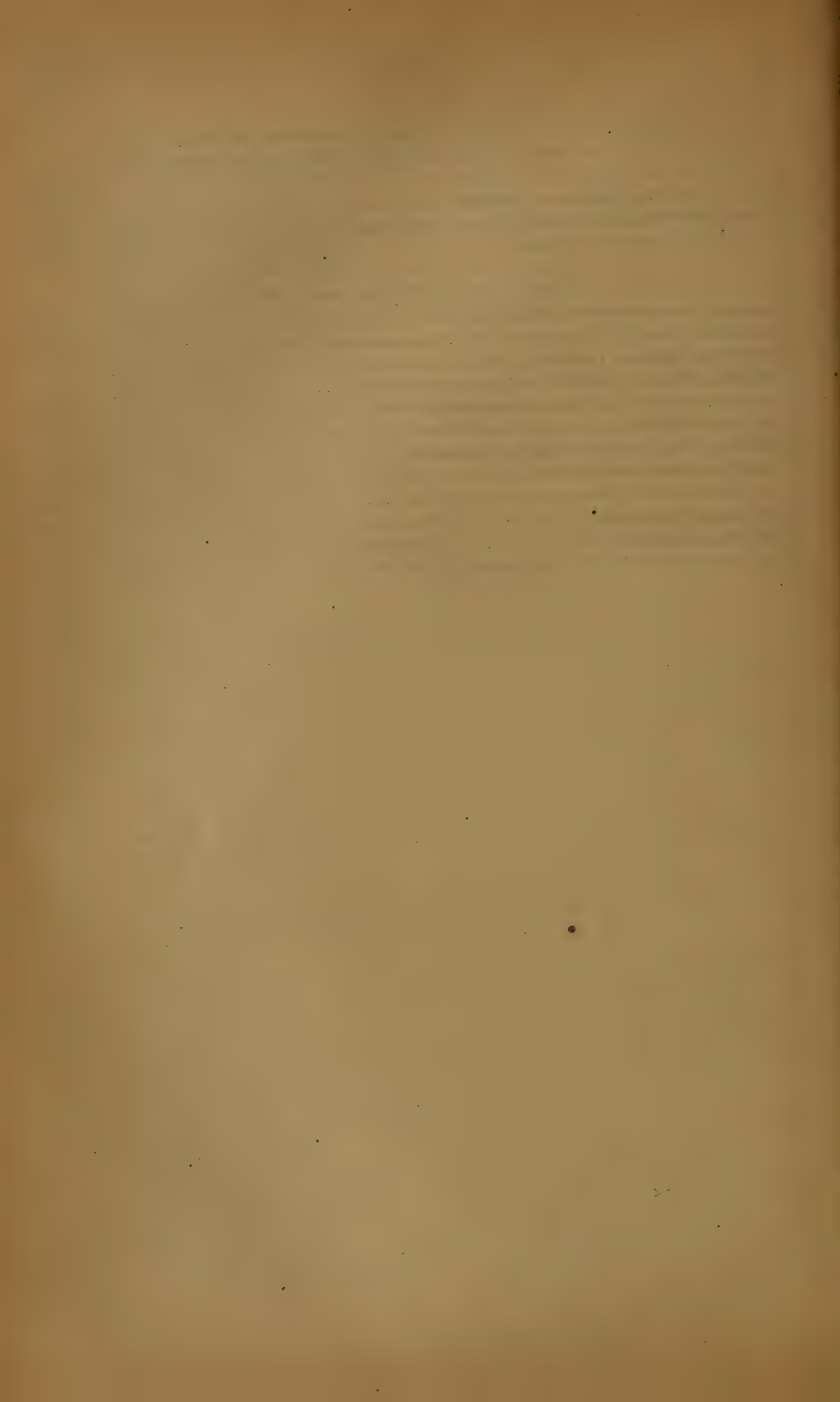
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SEVENTH

ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

OF CONNECTICUT.

PART SECOND.

LIFE AND ACCIDENT INSURANCE.

HARTFORD:
PRESS OF CASE, LOCKWOOD & BRAINARD.
1872.

SEVENTH ANNUAL REPORT
OF THE
COMMISSIONER OF INSURANCE
OF CONNECTICUT.

To the Honorable the Senate and House of Representatives in General Assembly convened :

The Commissioner has the honor to transmit herewith Part Second of the Seventh Annual Report on Insurance, which exhibits the financial condition of the various Life Insurance Companies doing business in this State, December 31, 1871; compiled from the sworn statements of these companies made to this department.

The Commissioner has labored sedulously to secure the presentation of the Life Report at the earliest practicable date, but the computation of the re-insurance reserve, on an aggregate amount of insurance of \$1,548,186,840 is a work which only time and patient application can overcome. Add to this the difficulties encountered in securing correct policy schedules with all the necessary data for valuation, the existence of marked discrepancies between the schedules and statements in many cases requiring the return of schedules to the companies, for review and correction, and some conception may be had of the labor incident to the perfection of a report of this character.

Taking into consideration the fact of its being the first year of the existence of the department, the Commissioner feels that the

results accomplished are eminently satisfactory, and the readiness manifested by the companies to comply promptly with all statutory requirements, very commendable. Especial acknowledgments are due to the officers of all Connecticut companies, and to those of several companies of other States who furnished installments of policy schedules some months in advance of the time fixed by law, thereby greatly facilitating the actuarial work of the Office.

As a result of this accommodation the Commissioner was enabled to organize the actuarial department November 1st, since which time valuations have been made on an aggregate of 526,999 policies, or nine-tenths of the whole number of policies in force in all the companies doing business in this State.

Certificates of valuation by the Connecticut standard, viz: Actuaries, or combined experience table of mortality and four per cent. compound interest, have been accepted from the Insurance Officials of the States of Maine and New Jersey, for companies of their respective States.

The Commissioner regrets that, notwithstanding the legal standards of reserve of Connecticut and Massachusetts is the same, he has failed to effect an interchange of official certificates of valuation, and has been obliged to value the policies of all Massachusetts Companies doing business in this State. By the laws of that commonwealth the Commissioner is required to value the policies of all companies doing business therein, while the laws of this State very properly prohibit other than a reciprocal interchange.

The Commissioner of Massachusetts is earnestly disposed to render the burdens of supervision as slightly onerous to the companies as possible, and it is to be hoped that the laws of that State may be speedily modified so far as to permit an interchange of official certificates of valuation, and render the duplication of this labor and expense unnecessary.

Certificates of valuation by this Department for Connecticut Companies have thus far been accepted by the Insurance Officials of the States of California, Iowa, Illinois, Kansas, Kentucky, Minnesota, Michigan, Maryland, Missouri, Ohio, and Wisconsin, thereby effecting a saving of expense to those companies, in the aggregate of many thousand dollars.

Twenty-one of the twenty-eight companies of other States

doing business in Connecticut, are organized under the laws of the State of New York ; unfortunately the legal standard of reserve of that State being from five to fourteen per cent., (according to the age of a company and the character of its business) below that of this State, an interchange of official certificates of valuation is not admissible.

STANDARDS OF VALUATION.

The wide differences of opinion as to the rate of interest, at which the premium reserve may be safely computed, seems to be the chief obstacle to the adoption of uniform insurance legislation by the several States, and the establishment of essential comity between the various departments in the discharge of the onerous duties of supervision. The advantages that would accrue from the adoption of a uniform standard of reserve would be two-fold. First, in effecting an immense saving of labor and expense to the companies ; and, second, in equitably apportioning the labor of valuation among the departments of the principal insurance States, thus securing the earlier completion and more prompt publication of reports. But it is more than questionable whether the attainment of these results would compensate for a material lowering of the standard of reserve.

At the Convention of Insurance Officials held in the city of New York the latter part of last October, in which twenty-eight States were represented, it was voted by a large majority that its members recommend to the legislatures of their respective States the adoption of a standard equivalent to that of New York, viz: "American Experience Tables of Mortality and four and one-half per cent. compound interest," as a uniform basis of valuation. On account of the illness of the Commissioner, Connecticut was not represented in the Convention, otherwise her vote would have been cast against the measure, though in vain. The present condition and the future prospects of the business of Life Insurance, so far as one may judge, would seem to demonstrate that the standard of reserve first legally established and since maintained by the foremost State in the supervision of insurance interests, Massachusetts, and now adopted by Connecticut, is none too high for the protection of policy holders. Satisfactory evidence of a return to the old-fashioned,

economical regime must be forthcoming before either State will be justified in entertaining a proposition to release any considerable portion of the reserves now required to be held for the security of their citizens, simply to secure the adoption of a uniform standard of valuation in the several States.

A careful comparison of the valuations by the Departments of New York and Massachusetts of the policies in force December 31, 1870, in thirty-five of the thirty-eight Life Companies doing business in Connecticut, gives the following results:

Aggregate premium reserve of 35 Cos., (re-insurance deducted) Mass. valuation,	-	-	-	\$175,546,141
Aggregate premium reserve of 35 Cos., (re-insurance deducted) New York valuation,	-	-	-	162,543,610
Reduction by N. Y. standard,	-	-	-	\$13,003,531
Or 7.41 per cent.				

A corresponding percentage of reduction carried through the reserves, as computed by this Department upon policies in force December 31, 1871, in the whole number of companies now doing business in this State, would transfer \$15,268,464 from reserve to surplus. The effect would be far from enhancing the security of policy holders, or hastening the much needed reform in the management of the business. The Commissioner, therefore, unqualifiedly recommends the retention of the standard adopted by the last legislature, being fully persuaded that time will prove its wisdom.

COMPANIES ADMITTED.

During the past year the World Mutual Life Insurance Company of New York city, and the Empire State Life Insurance Company of Watertown, New York, have been admitted to do business in this State.

COMPANIES WITHDRAWN.

The following companies heretofore authorized to do business in Connecticut withdrew and retired their agencies prior to the expiration of the time allowed for filing annual statements, and, therefore, have not reported to the Department:

Amicable,	-	-	-	-	-	-	-	New York.
Atlantic Mutual,	-	.	-	-	-	-	-	" "
Knickerbocker,	-	-	-	-	-	-	-	" "
National,	-	-	-	-	-	-	-	" "
North America,	-	-	-	-	-	-	-	" "
New Jersey Mutual,	-	-	-	-	-	-	-	New Jersey.
International Life and Trust,	-	-	-	-	-	-	-	" "
New England Mutual,	-	-	-	-	-	-	-	Massachusetts.

During the latter part of September, 1871, the Hahnneeman Life Insurance Company, of Cleveland, Ohio, re-insured its outstanding risks in the Republic Life Insurance Company of Chicago, and retired from business.

The Widows and Orphans Benefit Life Insurance Company of New York city, heretofore authorized to do business in this State, has consolidated with the Mutual Protection of New York, and the consolidated company has entered the State as the Reserve Mutual Life Insurance Company.

As the net result of admissions, withdrawals, and changes, the whole number of companies now authorized in this State to make contracts contingent upon lives, is thirty-nine. Of this number eleven are Connecticut companies, classified as follows: Nine purely Life Insurance Companies, one Life and Accident, and one Railway Passenger Assurance Company.

The Putnam Life, of Putnam, was incorporated by the General Assembly in 1871, and at the time of filing the annual statement had just completed its organization, but had done no business, and therefore does not appear in the accompanying tabulations.

The classification of outside companies by States is as follows: Twenty-one from the State of New York, four from Massachusetts, one from Maine, one from New Jersey, and one from Washington, D. C.

BUSINESS OF 1871.

The business of 1871 shows a marked decline from that of 1870. The total number of policies issued by Connecticut companies was 42,971, covering an amount of insurance of \$87,279,450 against 48,490 policies issued, and \$104,186,781, amount in-

sured in 1870, a decrease in the number of policies issued of 5,515, and in amount of insurance of \$16,907,331.

The net increase in 1871 was 10,774 policies and \$8,150,749, amount of insurance, against 16,684 policies and \$20,816,039, amount of insurance net increase in 1870, and 14,054 policies and \$28,958,806 amount, &c., net increase in 1869.

With two or three exceptions, as will be seen by the annexed tables, the same results are more or less apparent in the business of companies of other States. The aggregate number of policies issued by these twenty-eight companies in 1871 was 100,283, covering an amount of insurance of \$243,641,589, against 116,160 policies and \$280,763,531 amount, &c., issued in 1870, a decrease in the number of policies of 15,877 and in the amount of insurance of \$37,121,942.

The net increase in 1871 of these twenty-eight companies was 11,460 policies, and \$12,130,449 amount, &c., against 50,548 policies and \$95,422,905, amount of insurance net increase in 1870, and 51,476 policies and \$138,648,183, amount of insurance, net increase in 1869.

In the following comparisons of the experience of preceding years, with that of 1871, the data for the former, has been collated from New York and Massachusetts reports, and to secure in all cases correct comparisons the business of the Widows and Orphans and the business of the Mutual Protection have been carried forward unitedly to the period of consolidation. The American Mutual, of New Haven, not appearing in those reports during the time reviewed, is omitted for want of data.

The net amount at risk in Connecticut companies December 31, 1871, was \$449,195,795 against \$439,287,846, net amount at risk December 31, 1870. Ratio of risks to gross assets 6.2660; ratio of risks to premium reserve 7.6040.

The net amount at risk in companies of other States December 31, 1871, was \$1,098,991,045, against \$1,086,860,596 net amount at risk December 31, 1870. Ratio of risks to gross assets 6.5886; ratio of risks to premium reserve 7.4571. The amount of insurance terminated in 1871 is unprecedentedly large, aggregating the enormous figure of \$317,909,451 against \$188,969,590 terminated in 1870, an increase of over 40 per cent. The average percentage of the amounts terminated by the different causes, to the whole amount terminated, was as follows: By

death, 4.72; expiry; 2.43; surrender, 17.45; lapse, 46.64; change, 6.39; not taken, 24.42. Deducting \$69,564,695 never taken, and the cancellations by lapses alone \$136,998,567 rises to 55 per cent. of the whole amount terminated from all other causes.

These figures are suggestive of serious loss to former policy holders, for which no adequate legal remedy equitable alike to the insurer and the insured has yet been devised.

TABLE A. SUMMARY OF NEW BUSINESS DONE DURING THE YEAR 1871.

NAME OF COMPANY.	LOCATION.	NUMBER AND CLASSIFICATION OF POLICIES ISSUED IN 1871.					Amount Insured.	BUSINESS OF 1870.	
		Whole Life.	Endowment.	Joint Lives and Sur- vivorships.	Short Term and Irregular.	Total.		Number of Policies Issued.	Amount Insured.
<i>Connecticut Companies.</i>									
<i>Ætna,</i>	Hartford,	6,254	3,811	. . . . .	219	10,284	\$17,635,464	11,217	\$21,705,474
<i>American Mutual,</i>	New Haven, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
<i>Connecticut Mutual,</i>	Hartford,	5,895	1,299	22	. . . . .	7,216	20,487,899	10,602	26,566,071
<i>Charter Oak,</i>	Hartford,	4,177	1,713	918	. . . . .	6,808	14,159,265	8,785	20,118,485
<i>Continental,</i>	Hartford,	2,133	912	. . . . .	52	3,097	4,894,323	3,275	5,460,287
<i>Connecticut General,</i>	Hartford,	964	270	10	77	1,321	2,357,628	1,385	3,158,393
<i>Hartford Life & Annuity,</i>	Hartford, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,262	2,675,148	1,468	3,035,782
<i>Phoenix Mutual,</i>	Hartford,	6,516	3,697	. . . . .	. . . . .	10,213	20,452,629	9,098	19,528,361
<i>Travelers',</i>	Hartford,	2,223	504	. . . . .	43	2,770	4,616,094	2,665	4,613,928
<i>Totals,</i>		28,162	12,206	950	391	42,971	\$87,279,450	48,490	\$104,186,781
<i>Companies of other States.</i>									
<i>American Popular,</i>	New York,	505	3	1	5	514	1,273,738	808	1,882,058
<i>Berkshire,</i>	Pittsfield, Mass., . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,059	2,297,091	1,303	2,653,854
<i>Brooklyn,</i>	New York,	1,227	307	. . . . .	4	1,538	3,237,850	1,976	4,550,978
<i>Commonwealth,</i>	New York,	1,025	318	20	4	1,367	2,624,995	2,043	4,043,968
<i>Continental,</i>	New York,	6,845	2,846	382	101	10,174	20,515,451	12,025	25,249,460
<i>Craftsmen's',</i>	New York,	410	289	185	3	887	1,837,754	1,301	2,880,550
<i>Equitable,</i>	New York,	7,799	2,116	104	63	10,082	39,619,850	10,063	37,836,287
<i>Empire Mutual,</i>	New York,	3,540	1,270	298	68	5,176	10,131,074	5,233	10,669,407
<i>Empire State,</i>	Watertown, N. Y.,	1,173	275	77	17	1,542	2,703,950	2,075	3,997,550

Germania,	New York,	1,978	908	70	7	2,963	4,863,339	3,407	5,956,684
Globe Mutual,	New York,	2,084	749	.....	21	2,854	7,299,495	4,551	11,267,703
Home,	Brooklyn, N. Y.,	999	266	.....	4	1,269	2,233,150	1,989	3,574,865
Hope Mutual,	New York, .....	.....	.....	.....	.....	3,080	8,031,890	5,054	9,779,418
Homoeopathic,	New York,	607	249	12	53	921	1,624,167	1,358	2,742,054
John Hancock,	Boston, Mass.,	1,784	548	.....	1	2,333	4,937,219	2,909	6,412,022
Mutual Life,	New York,	8,296	3,888	1	.....	12,185	35,357,683	12,463	33,458,217
Mutual Benefit,	Newark, N. J.,	2,959	685	.....	21	3,665	11,464,600	3,951	13,811,486
Manhattan,	New York,	1,346	497	1	.....	1,844	4,901,469	2,002	5,332,246
Massachusetts Mutual,	Springfield, Mass.,	1,723	895	86	.....	2,704	6,461,069	3,885	9,479,864
Metropolitan,	New York,	4,370	3,223	9	.....	7,602	8,312,330	9,113	11,078,199
New York,	New York,	6,060	2,810	3	35	8,908	24,191,400	9,925	26,661,267
National,	Washington, D. C.,	2,450	530	.....	33	3,013	5,946,803	3,949	9,057,263
Reserve Mutual, *	New York,	1,473	621	.....	12	2,106	5,789,651	2,101	8,151,829
State Mutual,	Worcester, Mass.,	323	315	.....	.....	638	1,265,000	339	605,200
Security,	New York,	3,192	771	207	211	4,381	10,524,409	5,378	14,089,960
Union Mutual,	Augusta, Me.,	2,495	1,368	160	7	4,030	8,973,804	4,612	10,878,530
United States,	New York,	2,049	319	3	59	2,430	5,377,730	1,127	2,171,033
World Mutual,	New York,	793	225	.....	.....	1,018	1,843,428	1,270	2,491,579
Totals, .....	.....	67,505	26,291	1,619	729	100,283	\$243,641,589	116,160	\$280,763,531
Grand Totals, .....	.....	95,667	38,497	2,569	1,120	143,254	\$330,921,039	164,650	384,950,312

* Business of Mutual Protection and Widows and Orphans Benefit.

TABLE B. SUMMARY OF NET OUTSTANDING INSURANCE DECEMBER 31st, 1871, FROM FOOTINGS OF POLICY SCHEDULES ON FILE IN THIS DEPARTMENT.

NAME OF COMPANY.	NUMBER AND CLASSIFICATION OF POLICIES.					Net Amount Outstanding Dec. 31st, 1871.	NET AMOUNT OUTSTANDING Dec. 31st, 1870.		NET INCREASE IN 1871.	
	Whole Life.	Endow- ment.	Joint Life and Sur- vivorship.	Short Term and Irregular.	Total.		No.	Amount.	No.	Amount.
<i>Connecticut Companies.</i>										
Aetna,.....	28,424	18,441	141	655	47,661	\$98,032,791	45,170	\$102,197,087	1,991	—\$4,164,296
American Mutual,*.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Connecticut Mutual,.....	52,610	8,599	1,290	29	62,458	182,785,237	61,333	181,318,957	1,125	1,466,280
Charter Oak,.....	17,404	6,525	706	12	24,647	61,518,875	23,843	61,304,610	804	214,265
Continental,.....	6,030	3,679	.....	161	9,870	16,140,833	9,466	15,781,606	404	359,227
Connecticut General,.....	2,025	706	49	237	3,017	6,245,555	2,530	5,660,348	487	585,207
Hartford Life & Annuity,.....	.....	.....	.....	.....	3,225	6,034,310	2,758	5,407,745	467	628,565
Phoenix Mutual,.....	20,944	7,752	.....	.....	28,696	63,498,995	24,564	56,375,317	4,132	7,123,678
Travelers',.....	5,534	1,492	.....	191	7,217	13,181,999	5,853	11,242,176	1,364	1,939,823
Totals,.....	132,971	47,194	2,116	1,285	186,791	\$447,438,595	176,017	\$439,287,846	10,774	\$8,150,749
<i>Companies of other States.</i>										
American Popular,.....	2,691	19	1	50	2,761	6,235,415	2,805	6,425,112	—44	—189,697
Berkshire,.....	.....	.....	.....	.....	5,307	11,849,131	5,017	11,392,988	—290	456,143
Brooklyn,.....	3,131	1,187	.....	5	4,323	11,084,833	5,387	14,297,509	—1,064	—3,212,676
Commonwealth,.....	1,671	607	69	29	2,376	4,368,819	2,750	5,252,618	—374	—883,799
Continental,.....	15,157	9,110	1,038	342	25,647	57,065,805	23,356	54,455,493	2,291	2,610,312
Craftsmen's,.....	1,118	529	186	5	1,838	3,908,957	2,066	4,694,500	—228	—785,543
Equitable,.....	29,985	8,557	245	98	38,885	154,375,245	36,424	143,829,396	2,461	10,545,855

* Amount of Insurance, 1871, \$1,757,200.

Empire Mutual,.....	4,434	1,846	294	119	6,693	13,040,415	5,075	10,721,207	1,618	2,319,208
Empire State,.....	2,204	488	146	29	2,867	5,129,253	2,566	4,633,400	301	495,853
Germania,.....	15,224	3,065	194	26	18,509	33,076,304	17,743	32,224,268	766	852,036
Globe Mutual,.....	7,933	3,625	1	40	11,599	27,811,138	11,869	30,178,661	—270	—2,367,523
Home,.....	8,345	2,001	193	5	10,544	21,422,004	11,236	23,186,576	—692	—1,764,572
Hope Mutual,.....	3,248	996	128	14	4,386	9,002,231	4,784	9,390,747	—398	—328,516
Homeopathic,.....	1,254	778	44	70	2,146	4,340,198	2,161	4,689,400	—15	—349,202
John Hancock,.....	5,572	2,786	.....	3	8,361	18,543,985	8,525	19,943,245	—164	—1,399,260
Mutual Life,.....	54,600	19,169	31	.....	73,800	248,724,326	71,289	242,010,195	2,511	6,714,131
Mutual Benefit,.....	35,664	2,961	.....	42	38,667	133,137,290	37,316	131,176,770	1,351	1,960,520
Manhattan,.....	11,076	1,864	56	.....	12,996	42,126,162	15,542	44,273,330	—546	—2,147,168
Massachusetts Mutual,.....	9,510	3,331	162	1,466	14,469	33,218,630	14,130	32,490,597	339	728,033
Metropolitan,.....	7,186	4,117	51	2	11,356	14,896,551	9,334	13,245,108	2,022	1,651,443
New York,.....	30,548	8,258	5	81	38,892	111,937,276	37,564	110,461,626	1,328	1,475,650
National, D. C.,.....	6,554	1,177	.....	136	7,867	18,168,637	7,285	17,819,084	582	349,553
Reserve Mutual,.....	4,377	1,772	1	91	6,241	16,999,783	6,243	17,480,543	—2	—480,760
State Mutual,.....	2,868	622	.....	50	3,540	6,651,148	3,344	6,232,423	196	418,725
Security,.....	9,383	2,216	997	450	13,046	31,211,824	14,729	36,442,169	—1,683	—5,230,345
Union Mutual,.....	8,929	6,788	330	16	16,063	35,713,029	15,855	36,090,065	208	—377,036
United States,.....	7,460	1,074	55	75	8,664	19,895,842	8,018	18,278,591	646	1,527,251
World Mutual,.....	2,120	616	.....	13	2,749	5,086,804	2,719	5,544,974	30	—458,170
Totals,.....	292,242	89,559	4,227	3,257	594,592	\$1,098,991,045	383,132	\$1,086,860,596	11,460	\$12,130,449
Grand Totals,.....	425,213	136,753	6,343	4,542	581,383	1,546,429,640	559,149	1,526,148,442	22,234	20,281,198

TABLE C. NUMBER AND AMOUNT OF POLICIES TERMINATED DURING 1871, WITH THE MODE OF TERMINATION.

NAME OF COMPANY.	By Death.		By Expiry.		By Surrender.		By Lapse.		By Change.		Not Taken.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Connecticut Companies.</i>														
<i>Ætna</i> ,	470	\$1,235,803	22	\$58,990	3,943	\$9,131,482	2,376	\$8,155,157	.....	\$18,178	1,482	\$3,473,789	8,293	\$22,073,399
<i>American Mutual</i> ,	23	36,250	3	5,000	26	62,500	133	242,750	.....	.....	.....	.....	185	346,500
<i>Connecticut Mutual</i> ,	681	2,014,689	6	5,500	2,113	6,851,947	2,826	8,376,710	.....	180,000	1,085	2,761,611	6,711	20,190,457
<i>Charter Oak</i> ,	215	686,765	.....	.....	324	13,965,473	2,857	6,599,638	.....	.....	1,545	2,887,626	4,941	24,139,502
<i>Continental</i> ,	73	162,966	3	7,000	353	590,008	1,222	2,037,350	181	318,100	859	1,369,450	2,631	4,484,874
<i>Connecticut General</i> ,	33	102,284	2	6,000	19	51,000	552	1,001,234	.....	73,431	234	362,010	840	1,596,859
<i>Hartford Life & Annuity</i> ,	23	44,750	150	336,500	87	203,183	168	295,700	.....	474,000	372	747,368	800	2,101,501
<i>Phoenix Mutual</i> ,	281	724,238	.....	.....	109	330,355	2,785	6,382,215	597	1,666,800	2,241	4,220,455	6,013	13,324,063
<i>Travelers</i> ,	34	59,541	7	4,500	43	84,384	753	1,457,975	163	400,000	399	609,571	1,399	2,615,971
Totals,	1,833	\$5,067,286	193	\$423,490	7,017	\$31,270,332	13,672	\$34,548,729	941	\$3,130,509	8,217	\$16,432,780	31,873	\$90,873,126
<i>Companies of other States.</i>														
<i>American Popular</i> ,	15	29,754	162	439,500	3	2,096	.....	.....	198	530,300	178	460,891	556	1,462,541
<i>Berkshire</i> ,	35	91,512	2	1,500	92	227,182	663	1,432,530	.....	.....	730	431,600	1,022	2,182,324
<i>Brooklyn</i> ,	40	145,500	2	10,000	753	2,424,160	1,000	2,177,750	7	54,000	292	1,716,200	2,594	6,527,610
<i>Commonwealth</i> ,	18	56,000	.....	.....	8	16,494	933	1,961,400	161	487,900	620	1,207,500	1,740	3,729,294
<i>Continental</i> ,	190	575,250	4	10,500	734	2,237,600	3,970	8,511,000	316	733,741	2,658	5,843,944	7,872	17,912,035
<i>Craftsmen's</i> ,	25	49,121	.....	.....	136	284,076	570	1,125,200	.....	.....	383	1,038,000	1,114	2,496,397
<i>Equitable</i> ,	345	1,475,990	73	372,600	2,297	11,270,498	3,127	11,309,850	.....	.....	1,753	7,014,930	7,595	31,443,868
<i>Empire Mutual</i> ,	49	100,000	.....	.....	44	70,836	2,001	3,840,687	176	451,000	1,270	2,447,613	3,540	6,910,136
<i>Empire State</i> ,	13	21,000	.....	.....	.....	.....	792	1,289,000	.....	51,400	428	750,000	1,233	2,111,400

Germania,.....	224	381,686	3	1,859	537	1,186,328	934	1,584,969	1	5,000	369	678,209	2,068	3,838,051
Globe Mutual,.....	130	368,770	.....	.....	453	1,424,294	2,098	5,528,650	117	423,065	515	1,579,867	3,313	9,324,646
Home,.....	79	141,700	1	2,000	1,209	2,567,350	404	711,700	.....	.....	214	341,500	1,907	3,764,250
Hope Mutual,.....	33	57,500	.....	.....	37	690,639	1,850	3,712,400	.....	.....	1,281	2,803,875	3,481	7,264,414
Homeopathic Mutual,...	19	42,100	.....	.....	181	473,35	389	792,360	29	48,900	314	613,500	932	1,969,995
John Hancock Mutual,...	55	154,238	1	1,500	163	335,024	1,250	2,835,900	315	902,590	505	1,055,200	2,289	5,284,452
Mutual Life,.....	701	2,322,685	17	51,000	2,358	8,281,805	4,905	13,724,050	4	16,500	1,607	4,607,030	9,592	29,003,070
Mutual Benefit,.....	412	1,677,259	9	31,020	108	373,380	1,063	3,631,325	313	2,622,466	392	1,037,284	2,297	9,372,734
Manhattan,.....	131	468,218	1	5,000	85	279,288	1,430	4,167,101	184	624,700	311	691,315	2,142	6,235,622
Massachusetts Mutual,...	121	304,100	477	965,300	260	591,116	889	2,224,700	631	1,358,735	612	1,219,850	2,990	6,663,801
Metropolitan,.....	61	87,500	101	234,214	552	717,707	1,918	2,587,250	117	209,000	1,885	2,823,755	4,634	6,659,456
New York,.....	410	1,325,881	12	31,000	1,971	6,852,814	3,430	8,830,463	.....	2,368,453	1,363	3,395,244	7,186	22,803,855
National, D. C.,.....	47	131,700	1	10,000	115	367,665	1,320	2,956,500	242	708,500	634	1,413,578	2,359	5,587,943
Reserve Mutual,.....	29	80,500	.....	.....	3	7,214	784	1,990,100	123	435,000	314	915,000	1,253	3,427,814
State Mutual,.....	31	63,000	10	11,500	33	63,400	146	192,600	15	33,839	84	151,000	319	515,339
Security,.....	216	553,832	52	214,000	101	282,000	2,893	7,842,468	731	1,347,200	1,878	4,787,226	5,871	15,026,726
Union Mutual,.....	158	318,950	16	57,000	354	809,693	2,080	4,780,350	.....	478,188	1,211	2,799,570	3,819	9,243,751
United States,.....	100	260,265	2	750	487	1,450,960	816	1,694,035	26	104,040	349	752,704	1,780	4,262,754
World Mutual,.....	34	57,667	3	12,500	113	328,586	535	1,015,500	12	42,294	288	555,500	985	2,012,047
Totals,.....	3,721	\$11,341,578	949	\$2,462,743	13,467	\$43,613,340	42,190	\$102,449,838	3,718	\$14,036,811	22,438	\$53,131,915	86,483	\$227,036,325
Grand Totals,....	5,554	15,408,964	1,142	2,886,233	20,484	74,883,672	55,862	136,998,567	4,659	17,167,320	30,655	69,564,695	118,355	317,909,451

TABLE D. PERCENTAGE OF DIFFERENT MODES OF TERMINATION TO WHOLE NUMBER AND AMOUNT TERMINATED.

NAME OF COMPANY.	By Death.		By Expiry.		By Surrender.		By Lapse.		By Change.		Not Taken.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Connecticut Companies.</i>												
Aetna.....	5.66	5.60	.26	.27	47.54	41.37	27.44	36.95	.....	.08	17.87	15.74
American Mutual.....	12.44	10.46	1.62	1.44	14.05	18.04	71.89	70.06	.....	.....	.....	.....
Connecticut Mutual.....	10.14	9.97	.09	.03	31.49	33.94	42.11	41.49	.....	.89	16.17	13.68
Charter Oak.....	3.62	4.85	.....	.....	22.29	28.04	48.09	46.71	.....	.....	26.00	20.42
Continental.....	2.72	3.65	.11	.15	13.12	13.15	41.69	45.43	6.73	7.09	31.92	30.53
Connecticut General.....	3.93	6.40	.23	.32	2.26	3.20	65.72	62.70	.....	4.60	27.86	22.72
Hartford Life & Annuity.....	2.87	2.13	18.75	16.02	10.87	9.67	21.00	14.07	.....	22.55	46.50	35.56
Phoenix.....	4.67	5.44	.....	.....	1.81	2.48	46.32	47.90	9.93	12.51	37.27	31.67
Travelers.....	2.43	2.28	.50	.17	3.07	3.22	53.83	55.73	11.66	15.30	18.51	23.30
Average.....	5.38	5.64	2.39	2.03	16.28	19.23	46.45	46.77	3.15	7.00	24.68	21.51
<i>Companies of other States.</i>												
American Popular.....	2.69	2.04	29.14	30.05	.54	.14	.....	.....	35.61	36.26	32.02	31.51
Berkshire.....	3.43	4.19	.20	.07	9.10	10.32	64.22	65.64	.....	.....	22.50	19.78
Brooklyn.....	1.55	2.23	.09	.16	29.00	37.13	38.56	33.36	.27	.83	30.53	26.29
Commonwealth.....	1.04	1.50	.....	.....	.46	.44	53.62	52.59	9.25	13.08	35.63	32.39
Continental.....	2.41	3.21	.05	.06	9.33	12.49	50.43	47.52	4.01	4.09	33.77	32.63
Craftsmen's.....	2.24	1.97	.....	.....	12.20	11.38	51.20	45.07	.....	.....	34.36	41.53
Equitable.....	4.54	4.69	.96	1.19	30.24	35.81	41.17	35.97	.....	.....	23.09	22.31
Empire Mutual.....	1.38	1.45	.....	.....	1.24	1.03	56.53	55.58	4.97	6.52	35.88	35.42
Empire State.....	1.06	.99	.....	.....	.....	.....	64.23	61.30	.....	2.41	34.71	35.30

Germania,	10.58	9.95	.14	.05	27.72	30.91	44.09	41.29	.05	.13	17.42	17.67
Globe Mutual,	3.92	3.95	.....	.....	13.67	15.27	63.33	59.29	3.53	4.55	15.55	16.94
Home,	4.15	3.76	.05	.06	63.39	68.20	21.19	18.90	.....	.....	11.22	9.08
Hope Mutual, .....	.95	.79	.....	.....	9.11	9.50	53.14	51.14	.....	.....	36.80	38.57
Homeopathic Mutual,	2.04	2.14	.....	.....	19.42	24.06	41.74	40.23	3.11	2.42	33.69	31.15
John Hancock Mutual,	2.40	2.92	.05	.03	7.12	6.34	54.61	53.66	13.76	17.08	22.06	19.97
Mutual Life,	7.31	8.01	.18	.18	24.58	28.55	51.13	47.32	.04	.06	16.76	15.88
Mutual Benefit,	17.94	17.89	.40	.33	4.70	3.98	46.27	38.74	13.63	27.99	17.06	11.07
Manhattan,	6.11	7.51	.05	.08	3.97	4.48	66.76	66.83	8.59	10.02	14.52	11.08
Massachusetts Mutual,	4.05	4.57	15.95	14.49	8.70	8.87	29.73	33.38	21.10	20.39	20.47	18.30
Metropolitan,	1.31	1.29	2.18	3.53	11.91	10.93	41.39	38.85	2.53	3.14	40.68	42.26
New York,	5.70	5.81	.17	.14	27.43	30.05	47.73	38.72	.....	10.39	18.97	14.89
National, U. S.,	1.99	2.36	.04	.18	4.88	6.58	55.96	52.91	10.26	12.68	26.87	25.30
Reserve Mutual,	2.32	2.35	.....	.....	24.00	21.00	62.57	58.06	9.81	12.69	25.06	26.69
State Mutual,	10.73	12.29	3.46	2.24	11.42	12.29	50.52	37.34	5.19	6.56	18.68	29.28
Security,	3.63	3.68	.87	1.42	1.70	1.87	50.04	52.18	12.26	9.00	31.50	31.85
United States,	5.62	6.10	.11	.03	27.36	34.03	45.84	39.74	1.46	2.44	19.61	17.66
Union Mutual,	4.14	3.45	.44	.62	9.28	8.76	54.43	51.71	.....	5.17	31.71	30.29
World Mutual,	3.45	2.88	.30	.64	11.47	16.12	54.42	50.57	1.22	2.19	29.71	27.55
Average,	4.24	4.46	2.71	2.92	14.78	16.32	48.38	46.58	4.46	7.50	26.10	25.24
Grand Average,	4.62	4.72	2.36	2.43	15.46	17.45	47.91	46.54	4.27	6.39	25.75	24.42

By the foregoing tabulations it will be seen that fifteen companies show a decrease in the amount of insurance outstanding December 31, 1871, as compared with 1870, of \$24,064,896, and that twenty-one companies show an increase in the amount of outstanding insurance of \$44,346,094 ; net increase \$20,281,198.

An examination of the reports of the Massachusetts Department show that in 1868-9 Life Insurance was at the highest point of popularity ever attained in this country, since which time it has declined in steadily increasing ratio. How far this is due to the exhaustion of its legitimate field of operations is, of course, problematical, and how far it is due to the manner in which the business has been conducted, the managers of the companies will do well to pause and consider. With less than a million of policy holders in a population of forty millions, it seems scarcely credible that this inherently beneficent institution has approximated the limit of its usefulness. It may be questioned whether the rapid growth of the past six years has been in all respects healthful, or whether the means adopted to secure it have not reacted to the detriment of the companies. The fever of competition that has raged during the time mentioned has induced most lavish expenditures to secure business, expenditures of an extent and character never calculated in the mathematical estimates of the legitimate cost of conducting the business. With the reduction of business must come a corresponding reduction of the expenses of management, or rapidly increasing liabilities on present risks will shortly overshadow the assets of the weaker companies, and compel them to close their doors.

The large number of companies that have sprung into existence during the past decade have evidently overstocked the field while increasing the cost of conducting the business, from the greater number of organizations to be sustained.

Life Insurance in this country is apparently destined to repeat its European history to some extent. The disposition to consolidate is already manifest. Since the preparation of this Report was commenced, the Craftsmen's Life Insurance Company, of New York, has completed arrangements for the re-insurance of its risks in the Hope Mutual, of New York City, and it is understood the Empire Mutual is taking steps for the transfer of its risks to the Continental, of New York, while still another amalgamation is in prospect, which will make five retirements of companies formerly

authorized to do business in this State, within the past eight months.

FINANCIAL CONDITION.

The financial standing of the companies represented in this Report is clearly exhibited in the very full tabulations, and abstracts of sworn statements, herewith submitted. By these their patrons may determine the degree of protection furnished by each company. With the exception of the American Mutual, referred to at length elsewhere, a surplus of assets available and contingent is shown in each case, ranging from the small amount of \$34,328 to \$5,683,131, or an aggregate surplus of \$23,321,678.

Sixteen companies show a decrease of surplus as compared with 1870, in the aggregate of \$4,228,123, and the remaining companies show an aggregate increase of \$2,848,623; net decrease \$1,379,501.

The gross income for 1871 was \$86,697,083 (see table 3) against \$75,910,208 gross income for 1870, an increase of \$10,786,875. The gross expenditures for 1871 were \$58,040,577 (see table 4) against \$45,533,677 gross expenditures for 1870, an increase of \$12,506,900.

The excess of income over expenditures in 1871 was \$28,656,506 against \$30,376,531 excess of income over expenditures in 1870. The gross assets of the eleven Connecticut companies (Life and Accident) exclusive of \$460,136 stockholders' notes, aggregate \$71,684,874.42 (see table I) of which \$1,689,864 represents paid up capital stock. The gross present liabilities aggregate \$61,582,329.73, of which \$59,071,484.44 represents the premium reserve, ratio of assets to liabilities 1.1638; ratio of assets to premium reserve 1.2135.

The gross assets of the twenty-eight companies of other States aggregate \$166,813,724, of which \$3,187,500 represents cash capital. The gross present liabilities aggregate \$153,266,593.55, of which \$147,385,536 represents the premium reserve; ratio of assets to liabilities 1.0883, ratio of assets to premium reserve 1.1311.

In the following summary comparison of assets, liabilities and net surplus, only the eight principal home companies for which statistics for 1870 were available are included.

TABLE E. COMPARISON OF ASSETS, LIABILITIES, AND NET SURPLUS, 1870 AND 1871.

NAME OF COMPANY.	Gross Assets Dec. 31st, 1870, Massachusetts Report.	Gross Liabilities Dec. 31st, 1870, Massachusetts Report.	Gross Assets Dec. 31st, 1871.	Gross Liabilities Dec. 31st, 1871.	Increase of Assets.	Increase of Liabilities.	Surplus as regards Policy-holders Dec. 31st, 1870.	Surplus as regards Policy-holders Dec. 31st, 1871.
<i>Connecticut Companies.</i>								
<i>Ætna</i> ,.....	\$15,061,529	\$13,464,306	\$16,288,597	\$14,792,318	\$1,227,068	\$1,328,012	\$1,597,223	\$1,496,279
<i>American Mutual</i>,.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>Connecticut Mutual</i> ,.....	30,915,957	22,340,587	31,978,402	26,395,271	1,062,445	3,954,684	8,575,370	5,683,131
<i>Charter Oak</i> ,.....	8,328,759	7,780,570	9,455,901	9,204,831	1,127,112	1,424,261	548,219	251,070
<i>Continental</i> ,.....	2,092,575	1,568,459	2,200,144	1,871,525	107,569	303,066	524,116	328,619
<i>Connecticut General</i> ,.....	670,262	433,123	753,477	575,467	83,215	142,344	237,139	178,010
<i>Hartford Life & Annuity</i> ,.....	626,277	297,031	736,100	408,854	109,823	111,823	329,246	327,246
<i>Phoenix Mutual</i> ,.....	6,016,664	4,872,584	7,356,967	6,469,627	1,340,303	1,597,043	1,144,079	887,340
<i>Travelers</i> ,.....	1,570,878	1,005,597	1,915,775	1,292,921	344,897	187,324	565,281	622,854
Totals,.....	\$65,282,931	\$51,762,257	\$70,685,363	\$60,910,814	\$5,402,432	\$9,148,557	\$13,520,674	\$9,774,549
<i>Companies of other States.</i>								
<i>American Popular</i> ,.....	365,992	320,882	471,905	383,614	105,913	53,732	36,110	88,291
<i>Berkshire</i> ,.....	1,562,788	1,472,820	1,822,752	1,729,005	259,964	256,185	89,968	93,747
<i>Brooklyn</i> ,.....	1,662,823	1,534,111	1,706,294	1,578,662	43,471	44,551	128,712	127,632
<i>Commonwealth</i> ,.....	348,000	303,050	428,694	276,930	80,694	—26,120	44,950	151,764
<i>Continental</i> ,.....	4,505,235	4,343,694	4,977,881	4,619,934	472,646	276,240	161,541	357,947
<i>Craftsmen's</i> ,.....	354,185	285,567	344,210	273,890	—9,975	—11,677	68,618	70,320
<i>Equitable</i> ,.....	13,236,025	12,827,591	16,010,926	15,377,965	2,774,901	2,550,374	408,434	632,961
<i>Empire Mutual</i> ,.....	643,078	579,970	905,891	732,612	262,813	152,642	63,108	173,279
<i>Empire State</i> ,.....	242,663	145,549	309,507	216,512	66,844	70,963	97,114	92,995

Germania,.....	3,820,666	3,481,511	4,499,898	4,153,047	679,232	671,536	339,155	346,851
Globe Mutual,.....	2,784,684	2,750,464	3,205,466	3,171,138	420,782	440,674	54,220	34,328
Home,.....	2,670,005	2,486,234	3,002,162	2,726,397	332,157	240,163	181,771	275,765
Hope Mutual,.....	469,458	360,525	564,440	434,403	94,982	73,878	108,933	130,037
Homeopathic Mutual,.....	319,206	258,852	374,318	319,944	55,112	61,092	60,354	54,374
John Hancock Mutual,.....	1,920,768	1,689,674	2,162,715	1,881,951	241,947	192,277	231,094	280,764
Mutual Life,.....	44,465,931	41,645,040	51,515,151	47,949,433	7,049,220	6,304,393	2,820,891	3,565,718
Mutual B. nefit,.....	22,140,058	20,430,793	24,252,977	22,286,095	2,112,919	1,855,302	1,709,265	1,966,882
Manhattan,.....	6,878,615	5,830,522	7,576,979	6,549,037	698,334	718,515	1,048,123	1,027,942
Massachusetts Mutual,.....	3,433,167	3,205,094	4,073,818	3,735,006	642,651	529,912	228,073	340,812
Metropolitan,.....	733,330	746,461	1,153,401	1,035,279	370,071	288,818	36,869	118,122
New York,.....	15,924,983	15,337,187	18,595,817	17,537,407	2,670,834	2,200,220	587,796	1,058,410
National, D. C.,.....	1,764,057	1,176,779	2,120,652	1,519,989	356,595	343,210	587,278	600,663
State Mutual,.....	1,141,513	1,026,902	1,341,189	1,098,413	199,676	71,511	114,611	242,776
Security,.....	2,981,662	2,868,622	3,260,023	3,030,577	278,361	161,955	113,040	229,446
Union Mutual,.....	5,295,233	4,667,350	5,913,825	5,364,396	618,592	697,046	627,883	549,429
Reserve Mutual,.....	1,950,485	1,725,678	2,013,444	1,890,103	62,959	164,425	224,807	123,341
United States,.....	3,695,768	2,818,180	3,692,834	2,977,525	-2,934	159,345	877,588	715,309
World Mutual,.....	487,426	359,227	514,554	417,330	27,128	58,103	128,199	97,224
Totals,.....	\$145,847,834	\$134,667,429	\$166,813,723	\$153,266,594	\$20,965,889	\$18,599,255	\$11,180,505	\$13,547,129
Grand Totals,.....	211,130,765	186,429,686	237,499,086	214,177,408	26,368,321	27,747,822	24,701,179	23,321,678

Summary Comparison of Assets, Liabilities, Premium Reserve, and Net Surplus, from 1868 to 1871 inclusive.

EIGHT CONNECTICUT COMPANIES.

Year.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy Holders.	Prem. Reserve.	Ratio of Asset: to Liabilities.	Ratio of Assets to Premium Reserve.
1868	\$47,721,364	\$34,274,907	\$10,446,457	\$32,857,809	1.3923	1.4523
1869	57,076,786	43,080,994	13,995,792	41,589,354	1.3248	1.3724
1870	65,282,931	51,762,257	13,520,674	49,693,561	1.2612	1.3137
1871	70,685,362	60,910,813	9,774,549	58,347,123	1.1605	1.2080

TWENTY EIGHT COMPANIES OF OTHER STATES.

1868	98,910,711	87,934,164	10,976,547	82,081,841	1.1248	1.2050
1869	124,518,921	112,388,476	12,130,445	105,138,346	1.1079	1.1813
1870	145,847,834	134,667,429	11,180,505	127,389,224	1.0838	1.1440
1871	166,813,723	153,266,594	13,547,129	147,381,958	1.0883	1.1311

The foregoing tabulations show a marked decrease in the aggregate surplus of Connecticut companies, which is accounted for by the payment during the past year of unusually large dividends to policy holders by several of the larger companies, as will be seen by reference to table No. 4.

In the table referred to, the cash and note disbursements are not separated for want of space, but the full premium note account is given with the abstracts of statements, except in the case of the Charter Oak, which keeps no separate account of cash and note income or disbursements.

PREMIUM NOTES.

Three Connecticut companies show a decrease of this class of assets in the aggregate of \$2,975,852.16, while the three remaining note companies show an aggregate increase of \$574,217.16; net decrease \$2,401,635. The percentage of premium notes to gross assets ranges from 15.09 to 55.27. The average percentage stands at 35.21. The percentage of premium notes to premium reserve ranges from 20.49 to 66.13; average percentage 42.17.

Six companies of other States show a decrease of premium note assets, in the aggregate of \$518,745.96, while sixteen companies show an aggregate increase of \$1,083,938.22; net increase \$565,192.26. The percentage of premium notes to gross assets ranges from 00.40 to 57.36; average percentage 20.07. The percentage of premium notes to premium reserve ranges from 00.43 to 65.36; average percentage 24.21.

NUMBER AND AMOUNT OF CLAIMS BY DEATH DURING
THE YEAR 1871.

NAME OF COMPANIES.	Commenced Business.	Number of Claims.	Amount.	Ratio of Claims to whole number of Policies.	Ratio of Loss to whole amount Insured.
Mutual,.....	1843,	701	\$2,322,685	.95	.93
Mutual Benefit,.....	1845,	412	1,677,259	1.07	1.26
New York,.....	"	410	1,325,881	1.06	1.18
State Mutual,.....	"	31	63,000	.87	.95
Connecticut Mutual,.....	1846,	681	2,014,689	1.09	1.10
American Mutual,.....	1847,	23	36,250	2.19	2.07
Union Mutual,.....	1849,	158	318,950	.98	.89
Æna,.....	1850,	470	1,235,803	.98	1.26
Charter Oak,.....	"	215	686,765	.87	1.11
Manhattan,.....	"	131	468,218	1.01	1.1
United States,.....	"	100	260,265	1.15	1.21
Berkshire,.....	1851,	35	91,512	.66	.77
Massachusetts Mutual,.....	"	121	304,100	.84	.95
Phoenix Mutual,.....	"	381	724,238	1.32	1.14
Equitable,.....	1859,	345	1,475,940	.88	.95
Germania,.....	1860,	224	381,666	1.21	1.15
Home,.....	"	79	141,700	.75	.66
John Hancock Mutual,.....	1862,	55	154,238	.66	.83
Security,.....	"	216	553,882	1.65	1.77
Brooklyn,.....	1864,	40	145,500	.92	1.31
Continental,.....	"	73	162,966	.74	1.01
Globe Mutual,.....	"	130	368,770	1.12	1.32
Travelers',.....	"	34	59,541	.47	.45
Connecticut General,.....	1865,	33	102,284	1.09	1.64
American Popular,.....	1866,	15	29,754	.54	.48
Continental, N. Y.,.....	"	190	575,250	.74	1.01
World Mutual,.....	"	34	57,667	1.24	1.13
Hartford Life & Annuity,...	1867,	23	44,750	.71	.74
Metropolitan,.....	"	61	87,500	.54	.59
Craft-men's,.....	1868,	25	49,121	1.36	1.26
Homœopathic Mutual,.....	"	19	42,100	.88	.97
National of the U. S.,.....	"	47	131,700	.59	.72
Commonwealth,.....	1869,	18	56,000	.76	1.28
Empire Mutual,.....	"	49	100,000	.73	.77
Hope Mutual,.....	"	33	57,500	.75	.63
Empire State,.....	"	13	21,000	.45	.41
Totals,.....		5,625	\$16,328,494	.94	1.03

TABLE H. SYNOPSIS OF PREMIUM NOTE ACCOUNT DEC. 31, 1870 AND 1871, SHOWING INCREASE OR DECREASE, RATIO OF INCREASE OR DECREASE, AND RATIOS OF NOTES TO PREMIUM RESERVE, AND GROSS ASSETS, OF COMPANIES TRANSACTING BUSINESS IN THIS STATE DEC. 31, 1871.

NAME OF COMPANY.	Premium Reserve.	Premium Notes, Dec. 31st, 1870.	Premium Notes, Dec. 31st, 1871.	Increase or Decrease.	Ratio of Increase or Decrease.	Ratio of Notes to Premium Reserve.	Ratio of Notes to Gross Assets.
<i>Connecticut Companies.</i>							
<i>Ætna</i> ,	\$14,022,419.00	\$6,429,100.51	\$6,075,384.81	—\$353,715.70	—05.50	43.33	37.29
American Mutual,	543,966.00	.....	.....	.....	.....	.....	.....
Connecticut Mutual,	25,597,289.00	11,645,510.14	9,285,065.38	—2,360,444.76	—20.27	36.27	29.03
Charter Oak,	8,920,707.00	2,988,008.96	2,726,317.26	—261,691.70	—08.76	30.56	28.83
Continental,	1,838,958.00	1,049,844.93	1,216,128.93	+166,284.00	+15.84	66.13	55.27
Connecticut General,	555,017.00	95,114.76	113,735.29	+18,620.53	+19.56	20.49	15.09
Hartford Life & Annuity,	407,354.00	.....	.....	.....	.....	.....	.....
Phoenix Mutual,	5,988,364.00	2,979,361.40	3,368,674.03	+389,312.63	+13.06	56.25	45.79
Travelers',	1,182,410.44	.....	.....	.....	.....	.....	.....
Railway Passengers',	15,000.00	.....	.....	.....	.....	.....	.....
Totals,	\$59,071,484.44	\$25,186,940.70	\$22,785,305.70	—\$2,401,635.00	—9.54	42.17	35.21
<i>Companies of other States.</i>							
American Popular,	380,614.00	39,838.94	57,256.57	+17,417.63	+43.72	15.04	12.13
Berkshire,	1,718,411.00	176,539.16	170,914.53	—5,624.63	—03.18	09.94	09.35
Brooklyn,	1,546,562.00	533,548.22	487,765.39	—45,782.83	—08.58	31.54	28.58
Commonwealth,	256,668.00	19,725.45	20,168.75	+443.30	+02.24	07.86	04.70
Continental,	4,516,434.00	1,496,462.58	1,778,163.64	+281,701.05	+18.82	39.37	35.72
Craftsmen's,	252,890.00	.....	82,912.04	+82,912.04	.....	32.78	24.09

TABLE I. SHOWING ANALYSIS OF VALUATIONS, NUMBER, AMOUNT, AND NET PRESENT VALUE OF ALL POLICIES, ADDITIONS, AND RE-INSURANCES, OUTSTANDING DECEMBER 31, 1871.

NAME.	Number of Policies.	Amount of Insurance.	ADDITIONS.		TOTAL.	RE-INSURANCE.		NET AMOUNT OF INSURANCE OUTSTANDING.				
			Net Present Value.	Amount.		Net Present Value.	Amount.	Number.	Amount.	Net Present Value.		
Connecticut Companies.												
Etna,	47,661	\$101,308,610	\$14,267,351	\$.....	\$14,267,351	\$101,308,610	\$3,275,819	\$244,932	47,661	\$98,032,791	\$14,022,419	
American Mutual,.....	1,050	1,757,200	543,966	.....	543,966	1,757,200	.....	.....	1,050	1,757,200	543,966
Connecticut Mutual,.....	62,458	182,785,237	25,597,289	.....	25,597,289	182,785,237	.....	.....	62,458	182,785,237	25,597,289
Charter Oak,.....	24,647	61,518,875	8,920,707	.....	8,920,707	61,518,875	.....	.....	24,647	61,518,875	8,920,707
Continental,	9,870	16,754,533	1,845,433	.....	1,845,433	16,754,533	613,700	6,475	9,870	16,140,833	1,838,958
Connecticut General,.....	3,017	6,953,055	570,319	.....	570,319	6,953,055	707,500	15,302	3,017	6,245,555	555,017
Hartford Life & Annuity,.....	3,225	6,492,672	408,783	4,138	1,695	6,496,810	410,478	3,124	3,225	6,034,310	407,334	
Phoenix Mutual,.....	28,696	63,554,621	5,991,450	19,374	9,613	63,573,995	6,001,063	12,699	28,696	63,498,995	5,998,364	
Travelers',	7,217	13,341,499	1,022,536	.....	1,022,536	13,341,499	1,022,536	5,521	7,217	13,181,999	1,017,015
Totals,	187,841	\$454,466,302	\$59,167,834	\$23,512	\$11,308	\$454,489,814	\$59,179,142	\$5,294,019	\$288,053	187,841	\$449,195,795	\$58,891,089
Companies of other States.												
American Popular,.....	2,761	6,340,415	383,552	.....	383,552	6,340,415	105,000	2,993	2,761	6,235,415	380,614
Berkshire,.....	5,307	11,910,024	1,702,822	39,107	21,301	11,949,131	1,724,123	100,000	5,712	5,307	11,849,131	1,718,411
Brooklyn,.....	4,323	11,416,818	1,542,871	14,515	7,584	11,431,333	1,550,455	376,500	3,893	4,323	11,084,833	1,546,562
Commonwealth,	2,376	4,696,310	260,053	260,053	4,696,310	260,053	328,000	3,385	2,376	4,308,310	253,063
Continental,	25,647	57,010,665	4,487,133	55,140	29,290	57,065,805	4,516,434	25,647	57,065,805	4,516,434
Craftsmen's,	1,838	4,040,457	254,143	4,040,457	254,143	131,500	1,253	1,838	3,908,957	252,890
Equitable,.....	38,885	151,163,450	13,442,229	3,211,805	1,532,038	154,375,255	14,974,867	38,885	154,375,255	14,974,867

Empire Mutual,	6,693	13,926,915	673,112	.....	13,926,915	673,112	886,500	6,560	6,693	13,040,415	666,552
Empire State,	2,867	5,284,253	211,015	.....	5,284,253	211,015	155,000	1,527	2,867	5,129,253	209,488
Germania,	18,569	32,764,300	3,849,843	311,914	142,026	3,931,869	.....	.....	18,569	33,076,304	3,991,869
Globe Mutual,	11,589	28,131,155	2,981,101	225,988	112,404	28,357,133	546,000	6,669	11,589	27,811,138	3,086,836
Home,	10,544	21,422,004	2,677,397	.....	.....	21,422,004	.....	.....	10,544	21,422,004	2,677,397
Hope Mutual,	4,386	9,453,731	373,622	.....	.....	9,453,731	391,500	9,232	4,386	9,062,231	394,390
Homeopathic Mutual,	2,146	4,545,554	318,750	5,644	2,828	4,551,198	211,000	3,166	2,146	4,340,198	318,412
John Hancock Mutual,	8,351	18,643,681	1,814,691	28,304	14,093	18,671,985	128,000	5,379	8,351	18,543,985	1,822,405
Mutual Life,	73,800	228,592,118	36,786,028	20,132,208	10,527,574	245,724,326	.....	.....	73,800	245,724,326	47,313,602
Mutual Benefit,	38,667	133,137,290	19,639,343	.....	.....	133,137,290	.....	.....	38,667	133,137,290	19,639,343
Manhattan,	12,996	42,000,289	6,107,373	125,873	62,318	42,126,162	.....	.....	12,996	42,126,162	6,169,691
Massachusetts Mutual,	14,469	33,541,130	3,554,834	.....	.....	33,541,130	322,500	10,499	14,469	33,218,630	3,554,335
Metropolitan,	11,356	14,940,151	1,006,394	.....	.....	14,940,151	43,600	197	11,356	14,896,551	1,006,167
New York,	38,892	112,103,661	16,685,341	980,615	440,702	113,084,276	1,147,000	72,093	38,892	111,937,276	17,062,950
National, D. C.,	7,867	18,987,637	1,482,716	.....	.....	18,987,637	819,000	36,414	7,867	18,168,637	1,446,302
Reserve Mutual,	6,241	17,349,559	1,879,189	5,224	2,448	17,354,783	355,000	4,490	6,241	16,999,783	1,877,097
State Mutual,	3,540	6,651,143	1,071,430	.....	.....	6,651,143	.....	.....	3,540	6,651,143	1,071,430
Security,	13,046	32,633,897	2,952,479	15,927	7,761	32,649,824	1,438,000	18,723	13,046	31,211,824	2,951,517
Union Mutual,	16,063	35,713,029	5,251,911	.....	.....	35,713,029	.....	.....	16,063	35,713,029	5,251,911
United States,	8,664	19,550,437	2,610,149	587,705	289,571	20,138,142	332,300	7,762	8,664	19,305,842	2,891,958
World Mutual,	2,749	5,428,064	420,493	.....	.....	5,428,064	311,200	9,683	2,749	5,086,504	410,860
Totals,	394,592	\$1,081,408,741	\$134,389,939	\$25,739,904	\$13,201,544	\$1,107,148,705	\$8,157,680	\$209,525	394,592	\$1,093,991,045	\$147,381,958
Grand Totals,	582,433	1,535,875,043	193,557,773	25,763,476	13,212,852	1,561,638,519	13,451,679	497,578	582,433	1,543,188,840	206,273,047

TABLE J. SHOWING NUMBER OF POLICIES, AMOUNT, VALUE, PERCENTAGE, ETC.

NAME OF COMPANY.	Number of Policies.	Amount.	Value.	Average Amount.	Average Value.	Percentage of Value.
<i>Connecticut Companies.</i>						
<i>Ætna</i> ,	47,661	\$101,308,610	\$14,267,351	\$2,126	\$299	14
American Mutual,	1,050	1,757,200	543,966	1,674	518	31
Connecticut Mutual,	62,438	182,785,237	25,597,289	2,927	410	14
Connecticut General,	3,017	6,953,055	570,319	2,305	189	8
Charter Oak,	24,647	61,518,875	8,920,707	2,496	362	15
Continental,	9,870	16,754,533	1,845,433	1,698	187	11
Hartford Life & Annuity,	3,225	6,496,810	410,478	2,015	127	6
Phoenix Mutual,	28,696	63,573,995	6,001,063	2,215	209	9
Travelers',	7,217	13,341,499	1,022,536	1,849	142	8
Totals,	187,841	\$454,489,814	\$59,179,142	\$2,420	\$315	13
<i>Companies of other States.</i>						
American Popular,	2,761	6,340,415	383,552	2,296	139	6
Berkshire,	5,307	11,949,131	1,724,123	2,252	325	14
Brooklyn,	4,323	11,461,333	1,550,455	2,651	359	14
Commonwealth,	2,376	4,696,819	260,053	1,977	109	6
Continental,	25,647	57,065,805	4,516,434	2,225	176	8
Craftsmen's,	1,838	4,040,457	254,143	2,198	138	6
Equitable,	38,885	154,375,255	14,974,867	3,970	368	10
Empire State,	2,867	5,284,253	211,015	1,843	74	4
Empire Mutual,	6,693	13,926,915	673,112	2,081	101	5

Germania,	18,509	33,076,304	3,991,869	1,787	216	12
Globe Mutual,	11,599	28,357,138	3,043,505	2,445	262	11
Home,	10,544	21,422,004	2,677,397	2,032	254	12
Hope Mutual,	4,386	9,453,731	373,622	2,155	85	4
Homœopathic,	2,146	4,551,198	321,578	2,121	150	7
John Hancock,	8,361	18,671,985	1,828,784	2,233	234	10
Mutual Life,	73,800	248,724,326	47,313,602	3,370	573	17
Mutual Ben. fit	38,667	133,137,290	19,639,343	3,443	508	15
Manhattan,	12,996	42,126,162	6,169,691	3,241	475	15
Massachusetts Mutual,	14,469	33,541,130	3,564,834	2,318	246	11
Metropolitan,	11,356	14,940,151	1,006,364	1,316	89	7
New York,	38,892	113,084,276	17,135,043	2,908	441	15
National, D. C.,	7,867	18,987,637	1,482,716	2,414	188	8
Reserve Mutual,	6,241	17,354,783	1,881,587	2,781	301	11
State Mutual,	3,540	6,651,148	1,071,430	1,879	303	16
Security,	13,046	32,649,824	2,970,240	2,503	228	9
Union Mutual,	16,063	35,713,039	5,251,911	2,223	327	15
United States,	8,664	20,138,142	2,899,720	2,324	266	14
World Mutual,	2,749	5,428,064	420,493	1,975	153	8
Totals,	394,592	\$1,107,148,705	\$147,591,483	\$2,806	\$374	13
Grand Totals,	582,433	1,561,638,519	206,770,625	2,681	355	13

THE AMERICAN MUTUAL LIFE INSURANCE COMPANY.

This Company commenced business in 1848: at the outset it adopted rates of premium much lower than the rates then and now charged by mutual companies, and required the payment of the whole premium in cash. It is claimed that its rates were adequate to provide the necessary reserve on the basis (five per cent.) adopted by the company, but were not calculated to create any considerable amount of surplus from which dividends could be returned to the policy holders, consequently the dividends have been few in number and comparatively small in amount. The latest dividend was declared in 1868, and constitutes nearly the whole liability of the company on dividend account at the present time. It is represented by certificates issued to its policy holders entitling them to a stated sum from the profits of the company payable at the maturity of their policies.

The rate of interest at that time assumed in computing the reserve necessary to be held by the company, was five per cent., and it is claimed that the condition of the company computing its reserve on that basis, justified the issue of these certificates. In the statement of the company to December 31, 1871, the liabilities, other than reserve, appeared as follows: Outstanding certificates, \$40,000; due on policy claims, \$10,500, which, added to \$543,966, the premium reserve liability, as computed by this Department on a four per cent. basis, made the gross liability \$594,466, while its assets aggregated \$545,787.16; showing a deficiency of \$48,678.84. Immediately upon ascertaining these facts the Commissioner caused an examination to be made of the books and assets of the company at its home office, which showed it to be in possession of securely invested assets to the amount represented in its statement to December 31st; and in pursuance of his duty as prescribed by Section 28 of the Act of 1871, notified the company to cease the issue of new policies and the payment of dividends until such time as the deficiency should be made good.

Arrangements are now in progress to secure the immediate improvement of the condition of the company, which will be supervised by the Commissioner with due care. The Company not appearing in the Reports of Departments of other States for

several years, and our insurance laws, prior to 1871, requiring no statements of home companies for purposes other than taxation, the Commissioner is unavoidably in ignorance of its past history, and can only act upon the facts within his official knowledge.

CO-OPERATIVE LIFE INSURANCE.

Life insurance upon the co-operative plan is confined in this State to two companies, viz: The Mutual Benefit Life, of Hartford, and the Connecticut Mutual Benefit, of New Haven; both incorporated in 1869.

The character of the business of these companies does not admit of statements being made by them in the usual form, and in lieu thereof statements have been filed in this office giving the balance sheets of each of the companies, December 31, 1871, and their income and expenditures during the preceding year. The assets of the Mutual Benefit Life, including \$3,341.51 in the hands of agents, amounted to \$4,274.65, and its liabilities were \$852.41, leaving a surplus of assets over liabilities of \$3,422.24. Its income in 1871 was \$8,544.36, and its expenditures were \$11,189.51, showing an excess of expenditures of \$2,645.15.

The assets of the Connecticut Mutual Benefit, including \$3,834.45 in the hands of the agents, amounted to \$14,421.61, and its liabilities were \$6,497.89, leaving a surplus of assets over liabilities of \$7,923.72. Its income in 1871 was \$78,826.51, and its expenditures were \$78,035.01, showing an excess of income of \$797.50.

The insured in these companies are separated into divisions, each division being limited to (5,000) five thousand members.

The Mutual Benefit Life has 1,647 members, in eight divisions; the membership of the several divisions being respectively, 161, 202, 286, 199, 57, 203, 356, 183.

The Connecticut Mutual Benefit has 2,607 members, in six divisions; the membership of each division being respectively, 225, 230, 383, 283, 959, 527.

The anomalous character of these companies; their small membership; the limited business transacted by them; the insignificant amount of their assets, and the fact that they are not

permitted to transact business in adjoining States, are reasons sufficient to justify a thorough examination and discussion of their merits, their present position, and future prospects.

Accompanying the statements of these companies was a blank form of the certificate, or policy, issued by them, which contains the contract between the company and the insured. This contract provides that in consideration of a certain payment made by the insured at the issue of the certificate—and certain annual payments thereafter to be made—the company will pay to the beneficiary named in the certificate, as many dollars as there shall be members of the division to which the insured belonged, sixty days after satisfactory proof of death. The amount to be paid under the contract is determined by the number of members of the division sixty days after the death of the insured, and not by the number of members at death. This certificate also contains conditions and agreements to which the assured assents when he accepts the certificate, and by which he is bound. The first condition provides that the insured shall forward to the company one dollar and ten cents within forty days after due notice of the death of a member of his division: and that if said sum is not received by the company within forty days from the date of the notice, the certificate of membership shall be void and the insured cease to be a member of the company. The second condition provides that depositing a written or printed notice in the post-office, properly addressed, shall be deemed legal notice.

In this ingeniously constructed certificate, bearing conspicuously upon its face the figures \$5,000, and well calculated to convey the impression that the person holding the same is insured for that amount, the company assumes no liability, promises no payment, and fulfills its entire obligation by the payment, at the end of sixty days, of such sum as has been received within forty days. It is apparent that the sum paid by the company depends entirely upon the voluntary contributions of the members of the division to which the insured belonged. If the deceased belonged to the largest division in either of these companies, and all its members paid their assessments, only \$958 would be received; while if he was a member of another division, but \$56 would be received. Such results manifestly do not realize the expectations of the insured, and tend to impair the confidence of the public in the business of life insurance.

Legitimate life insurance is based upon sound mathematical deductions. The insured advances, either annually or otherwise, a sum sufficient to enable the company insuring, to pay a specified sum, at a stated time or at death. The sum advanced, or premium, in the case of an ordinary life policy, must be sufficient to amount, at a given rate of interest, at the end of the average expectation of life of persons of the same age as the insured, to the sum agreed to be paid, with sufficient loading in addition to pay the expenses incident to the management of the business.

The security afforded by this mode of insurance, if the business be properly conducted, is ample, while the certainty that the company can meet its obligations at maturity, constitutes the chief value of insurance, and the principal incentive to insure. This certainty cannot be assured by a co-operative company. The uncertainty of its membership, the impossibility of filling its divisions or keeping them full, the absence of guarantee or obligation on the part of members to pay their assessments, and the non-assumption of liability by the company, all combine to render definite results impossible, and, therefore, to make the insurance valueless.

The Commissioner has no intention of impugning the integrity of the managers of these institutions, or of questioning the sincerity of their professed faith in the usefulness and ultimate success of the system ; but entertaining these views he has felt it to be his duty to deal thus candidly with the subject. Licences have been refused to two applicants of this class from other States, but no good reason can be assigned for their exclusion if corporations of a like character created by our own State are permitted to continue business.

One of the objects sought in the creation of the Insurance Department was the protection of the citizens of this State from the operations of unworthy and unreliable institutions. That these companies belong to the latter class is shown not only by the character of their contracts but also by the unsatisfactory statements of their financial condition. Yet deriving their powers and privileges from the General Assembly they are beyond the control of the Commissioner in the prosecution of their business within the limits of the Acts creating them.

The business of these companies is mainly confined to a class least able to suffer pecuniary loss, and who are induced to invest

in these companies under the delusion that in the event of death the small payments made by them will secure a comfortable provision for those dependent upon them. How well the certificate is calculated to encourage this fancy the Commissioner has had some opportunity of learning from the character of the information frequently sought at this office.

Being convinced that the reasons given are sufficient to justify legislative action, and that the protection of the public, and of the insurance interests of the State alike demand it, the Commissioner brings the matter to the attention of the General Assembly, and recommends such legislation as shall compel these companies to abandon their present system of operations, and prevent the further prosecution of business of this character in this State.

Respectfully submitted,

GEO. S. MILLER,

Insurance Commissioner.

TABLE NO. 1. Classification of the various items composing the Assets, on the 31st day of December, 1871, of Life Insurance Companies transacting business in this State.

NAME.	Loans on Deeds of Trust or Mortgages.	Loans on Collateral Securities.	Premium Notes or Loans.	Value of Real Estate.	Market Value of Bonds and Stocks.	Cash in Office and Bank.	Total Accrued Interest and Rents.	Net Amount Deferred and Outstanding Premiums.	All other Assets.	Total Assets
<i>Connecticut Life Insurance Companies</i>										
<i>Etna</i> ,.....	\$4,482,300.98	\$552,989.57	\$9,075,334.81	\$.....	\$3,254,848.98	\$1,325,386.94	\$144,806.09	\$391,413.02	\$58,467.10	\$16,288,597.49
<i>American Mutual</i> ,.....	140,700.00	97,050.00	.....	68,161.02	177,408.00	27,638.90	13,668.66	19,658.73	1,503.85	545,787.16
<i>Connecticut Mutual</i> ,.....	13,889,554.14	626,203.28	9,285,065.38	800,692.40	5,269,505.00	1,211,215.19	745,864.41	87,425.56	92,876.30	31,978,401.66
<i>Charter Oak</i> ,.....	3,644,950.28	670,688.79	2,726,317.26	840,900.10	519,925.00	107,916.42	246,396.92	642,836.41	6,000.00	9,455,901.18
<i>Continental</i> ,.....	138,650.00	39,050.00	1,216,128.93	.....	362,709.75	142,215.63	7,159.24	285,433.28	8,797.51	2,200,144.34
<i>Connecticut General</i> ,.....	268,539.85	19,026.33	113,735.29	.....	229,695.00	60,640.84	9,362.59	44,846.78	7,630.18	753,476.86
<i>Hartford Life & Annuity</i> ,.....	384,297.87	34,849.81	.....	.....	20,130.00	49,705.98	8,657.00	184,821.27	53,578.32	736,099.65
<i>Phoenix Mutual</i> ,.....	2,551,050.00	45,988.00	3,363,674.03	.....	549,805.00	262,141.90	83,970.72	483,105.45	12,232.18	7,386,967.28
<i>Putnam</i>,.....	.....	.....	.....	.....	.....	20,000.00	.....	.....	391.67	20,391.67
<i>Travelers</i> ',.....	605,848.47	.....	.....	.....	989,870.00	95,226.91	18,396.68	164,110.60	42,321.86	1,915,774.52
<i>Railway Passengers</i> ',.....	40,000.00	16,000.00	.....	.....	344,948.75	20,688.86	1,700.00	.....	10,000.00	433,332.61
Total ,.....	\$26,115,891.59	\$2,101,815.78	\$22,785,305.70	\$1,709,753.52	\$11,768,845.48	\$3,325,831.97	\$1,279,880.31	\$2,303,651.10	\$233,795.97	\$71,684,874.42
<i>Life Companies of other States.</i>										
<i>American Popular</i> ,.....	21,865.00	4,189.38	57,256.57	.....	184,737.50	61,800.51	9,975.77	77,033.25	55,046.59	471,904.57
<i>Berkshire</i> ,.....	584,439.92	10,450.00	170,914.53	194,501.67	652,330.00	84,062.59	21,168.15	59,512.77	45,432.59	1,822,752.22
<i>Brooklyn</i> ,.....	786,450.00	3,500.00	487,765.39	.....	235,450.00	77,455.82	33,188.56	53,638.81	27,845.42	1,706,294.00
<i>Commonwealth</i> ,.....	147,000.00	100,390.00	20,168.75	.....	.....	27,509.16	5,117.17	85,738.97	42,770.37	428,694.42
<i>Continental</i> ,.....	540,100.00	143,105.00	1,773,163.64	810,000.00	137,100.00	280,438.68	63,277.01	1,145,462.85	80,234.01	4,977,881.19
<i>Craftsmen's</i> ',.....	8,500.00	.....	82,912.04	.....	172,825.00	12,305.85	686.33	59,534.48	7,443.11	344,209.81
<i>Equitable</i> ,.....	9,529,812.50	413,473.00	.....	2,276,235.23	1,372,135.77	925,740.47	110,847.51	758,193.00	621,988.42	16,010,925.90
<i>Empire Mutual</i> ,.....	148,750.00	32,212.00	228,630.17	.....	119,540.00	42,070.25	2,239.98	239,906.90	62,641.60	905,890.93

Empire State,.....	123,594.65	.....	78,321.49	.....	3,486.00	22,352.16	6,107.53	64,612.89	1,052.00	309,506.72
Germany,.....	3,044,947.40	49,500.00	.....	.....	889,827.50	90,382.63	56,617.67	398,940.51	4,732.66	4,499,898.37
Globe Mutual,.....	1,568,784.08	98,900.00	13,058.20	.....	927,825.39	241,224.78	16,412.24	299,915.08	39,846.32	3,205,466.09
Home.....	869,500.00	42,640.00	959,231.98	170,000.00	758,020.00	80,305.72	10,247.78	112,216.50	.....	3,002,161.98
Hope Mutual,.....	12,000.00	.....	114,736.32	.....	210,592.50	21,851.11	220.93	161,674.11	43,805.21	564,440.13
Homoeopathic Mutual,.....	65,373.00	35,000.00	6,634.31	825.00	182,990.00	19,550.52	2,901.02	46,279.64	15,064.07	374,317.66
John Hancock Mutual,.....	649,040.00	154,400.00	488,736.02	.....	561,220.50	50,314.43	38,134.54	211,363.87	9,455.41	2,162,714.77
Mutual Life,.....	39,480,285.39	.....	.....	1,089,863.89	5,816,831.12	3,306,039.50	542,730.03	1,194,077.26	115,273.64	51,515,150.83
Mutual Benefit,.....	8,950,257.70	.....	6,553,315.89	144,226.85	7,215,307.50	522,974.34	490,420.91	275,252.79	101,221.03	24,252,977.01
Manhattan,.....	3,024,185.00	159,750.00	2,323,229.74	.....	741,033.75	664,965.27	91,921.17	534,000.93	37,893.54	7,576,979.40
Massachusetts Mutual,.....	1,978,098.15	161,410.60	873,227.13	125,000.00	657,231.00	51,669.26	79,301.76	446,397.43	3,483.12	4,075,818.45
Metropolitan,.....	122,000.00	35,785.00	239,809.95	.....	222,237.50	22,858.95	1,727.89	446,115.53	62,816.18	1,153,401.00
New York Life,.....	8,344,820.00	.....	956,636.99	1,708,174.11	4,772,332.83	1,845,002.15	77,046.14	831,805.21	.....	18,595,817.46
National, D. C.,.....	487,302.46	715,169.50	.....	.....	646,000.06	126,893.08	25,160.37	98,631.00	21,495.46	2,120,651.93
Reserve Mutual,.....	1,244,664.00	23,100.00	417.38	15,000.00	233,973.75	216,574.15	8,365.39	131,205.29	110,144.45	2,013,444.41
State Mutual,.....	105,424.00	44,938.00	22,127.19	49,004.33	1,022,448.16	16,514.53	80,672.64	.....	.....	1,341,188.85
Security,.....	14,000.00	.....	1,870,043.95	.....	593,141.25	48,613.21	51,157.42	637,512.15	40,554.74	3,260,022.72
Union Mutual,.....	2,852,694.65	37,811.82	-2,102,049.23	134,895.31	219,107.50	81,519.93	181,920.00	303,895.66	.....	5,913,825.10
United States,.....	1,903,900.00	41,600.00	418,821.79	.....	1,038,221.67	71,489.02	52,179.33	120,760.46	19,262.04	3,692,834.31
Washington,.....	1,368,902.87	.....	.....	.....	881,000.00	353,065.64	14,518.80	220,000.00	45,831.23	2,888,318.54
World Mutual,.....	8,250.00	81,000.00	64,805.00	.....	205,150.00	36,725.58	4,471.49	37,961.31	16,130.46	514,553.34
Total,.....	\$37,700,940.77	\$2,388,324.30	\$19,911,023.05	\$6,777,736.42	\$30,728,176.25	\$9,410,159.32	\$2,048,535.53	\$9,106,599.66	\$1,630,526.67	\$169,702,042.66
Grand Total,.....	113,816,832.36	4,490,149.08	42,696,323.35	8,487,539.94	42,497,021.73	12,735,991.29	3,328,515.84	11,410,220.75	1,924,325.64	241,386,916.98

TABLE No. 1. Classification of the various items composing the Assets, on the 31st day of December, 1871, of Life Insurance Companies transacting business in this State.

NAME.	Loans on Deeds of Trust or Mortgages.	Loans on Collateral Securities.	Premium Notes or Loans.	Value of Real Estate.	Market Value of Bonds and Stocks.	Cash in Office and Bank.	Total Accrued Interest and Rents.	Net Amount Deferred and Outstanding Premiums.	All other Assets.	Total Assets
<i>Connecticut Life Insurance Companies</i>										
<i>Ætna</i> ,.....	\$4,482,300.98	\$552,989.57	\$6,075,384.81	\$.....	\$8,254,848.98	\$1,328,386.94	\$144,806.09	\$391,413.02	\$58,467.10	\$16,288,597.49
<i>American Mutual</i> ,.....	140,700.00	97,050.00	.....	68,161.02	177,408.00	27,638.90	13,666.66	19,658.73	1,503.85	645,787.16
<i>Connecticut Mutual</i> ,.....	13,859,554.14	626,203.28	9,285,065.38	800,692.40	5,269,505.00	1,211,215.19	745,864.41	87,425.56	92,876.30	31,978,401.66
<i>Charter Oak</i> ,.....	3,644,950.28	670,658.79	2,726,317.26	840,400.10	563,925.00	107,916.42	246,396.92	642,836.41	6,000.00	9,455,901.18
<i>Continental</i> ,.....	138,650.00	39,050.00	1,216,128.98	.....	362,709.75	142,215.63	7,159.24	235,433.28	8,797.51	2,200,144.34
<i>Connecticut General</i> ,.....	268,539.85	19,026.33	113,735.29	.....	229,695.00	60,640.84	9,362.59	44,846.78	7,630.18	763,476.86
<i>Hartford Life & Annuity</i> ,.....	884,297.87	34,849.81	.....	.....	20,130.00	49,765.38	8,657.00	184,821.27	53,578.32	736,099.65
<i>Phoenix Mutual</i> ,.....	2,551,050.00	45,988.00	3,363,674.03	.....	549,805.00	262,141.90	83,970.72	483,105.45	12,232.18	7,366,967.28
<i>Putnam</i>,.....	.....	.....	.....	.....	.....	20,000.00	.....	.....	391.67	20,391.67
<i>Travelers</i> ,.....	605,848.47	.....	.....	.....	989,870.00	95,226.91	18,396.68	164,110.60	42,321.86	1,915,774.52
<i>Railway Passengers</i> ,.....	40,000.00	16,000.00	.....	.....	344,948.75	20,683.86	1,700.00	.....	10,000.00	433,332.61
Total ,.....	\$26,115,891.59	\$2,101,815.78	\$22,785,305.70	\$1,709,753.52	\$11,768,845.48	\$3,325,831.97	\$1,279,980.31	\$2,303,651.10	\$233,798.97	\$71,684,874.42
<i>Life Companies of other States.</i>										
<i>American Popular</i> ,.....	21,865.00	4,189.38	57,256.57	.....	184,737.50	61,800.51	9,975.77	77,033.25	55,046.59	471,904.57
<i>Berkshire</i> ,.....	584,439.92	10,450.00	170,914.53	194,501.67	652,330.00	84,002.59	21,168.15	59,512.77	45,432.59	1,822,752.22
<i>Brooklyn</i> ,.....	786,450.00	3,500.00	487,765.39	.....	236,450.00	77,455.82	33,188.56	53,638.81	27,845.42	1,706,294.00
<i>Commonwealth</i> ,.....	147,000.00	100,390.00	20,168.75	.....	.....	27,503.16	5,117.17	85,738.97	42,770.37	428,684.42
<i>Continental</i> ,.....	540,100.00	143,105.00	1,778,163.64	810,000.00	137,100.00	280,438.68	63,277.01	1,145,462.85	80,234.01	4,977,881.19
<i>Craftsmen</i> ,.....	8,500.00	.....	82,312.04	.....	172,825.00	12,305.85	686.33	59,534.48	7,443.11	344,209.81
<i>Equitable</i> ,.....	9,529,812.50	413,473.00	.....	2,276,235.23	1,372,135.77	928,740.47	110,847.51	758,198.00	621,988.42	16,010,995.90
<i>Empire Mutual</i> ,.....	148,750.00	32,212.00	228,530.17	.....	149,540.00	42,070.28	2,239.98	239,906.90	62,641.60	905,890.93

Empire State,.....	133,594.65	.....	78,321.49	.....	3,466.00	22,352.16	6,107.53	64,612.89	1,052.00	309,506.72
Germany,.....	3,044,947.40	49,500.00	.....	.....	859,827.50	90,332.63	56,617.67	398,940.51	4,732.66	4,493,898.37
Globe Mutual,.....	1,568,784.08	98,900.00	13,053.20	.....	927,825.39	241,224.78	16,412.24	299,915.08	39,346.32	3,205,466.09
Hillme,.....	869,500.00	42,640.00	969,231.98	170,000.00	758,020.00	80,305.72	10,247.78	121,216.50	.....	3,002,161.98
Hope Mutual,.....	12,000.00	.....	114,796.32	.....	210,592.50	21,851.11	220.93	161,674.11	43,805.21	564,440.18
Homeopathic Mutual,.....	65,373.00	35,000.00	6,634.31	825.00	182,900.00	19,550.52	2,601.02	46,279.64	15,064.07	374,317.56
John Hancock Mutual,.....	649,040.00	154,400.00	488,736.02	.....	561,220.50	50,314.43	38,134.54	211,363.87	9,455.41	2,162,714.77
Mutual Life,.....	39,480,285.39	.....	.....	1,089,863.89	5,816,881.12	3,306,039.50	512,730.03	1,194,077.26	115,273.64	51,515,150.83
Mutual Benefit,.....	8,950,257.70	.....	6,553,315.89	144,226.85	7,215,307.50	552,974.34	490,420.91	275,252.79	101,221.03	24,252,977.01
Manhattan,.....	3,024,185.00	159,750.00	2,823,229.74	.....	741,033.75	604,965.27	91,921.17	534,000.93	37,893.54	7,576,979.40
Massachusetts Mutual,.....	1,678,098.15	161,410.60	873,227.13	125,000.00	637,231.00	51,669.26	79,301.76	446,397.43	3,493.12	4,075,818.45
Metropolitan,.....	122,000.00	35,785.00	239,809.95	.....	222,257.50	22,838.95	1,727.89	446,115.53	62,816.18	1,153,401.00
New York Life,.....	8,344,820.00	.....	956,636.99	1,708,174.11	4,772,332.83	1,845,002.15	77,046.14	881,805.21	.....	18,595,817.46
National, D. C.,.....	487,302.46	715,169.50	.....	.....	646,000.06	126,893.08	25,190.37	98,631.00	21,495.46	2,120,651.93
Reserve Mutual,.....	1,244,664.00	23,100.00	417.38	15,000.00	233,973.75	216,574.15	8,865.39	131,205.29	110,144.45	2,013,444.41
State Mutual,.....	105,424.00	44,938.00	22,127.19	49,064.33	1,022,448.16	16,514.53	80,672.64	.....	.....	1,341,188.85
Security,.....	14,000.00	.....	1,870,043.95	.....	598,141.25	48,613.21	51,157.42	637,512.15	40,554.74	3,260,022.72
Union Mutual,.....	2,352,694.65	37,811.82	2,102,049.23	134,895.31	219,107.50	81,519.93	181,920.00	303,826.66	.....	5,913,825.10
United States,.....	1,909,900.00	41,600.00	418,821.79	.....	1,038,221.67	71,489.02	52,779.33	120,760.46	19,262.04	3,692,834.31
Washington,.....	1,368,902.87	.....	.....	.....	881,000.00	338,065.64	14,518.80	220,000.00	45,831.23	2,883,318.54
World Mutual,.....	8,250.00	81,000.00	64,805.00	.....	205,150.00	36,725.58	4,471.49	97,961.31	16,190.46	514,553.84
Total,.....	\$87,700,940.77	\$2,388,324.30	\$19,911,023.65	\$6,777,786.42	\$80,728,176.25	\$9,410,159.32	\$2,048,535.53	\$9,106,569.66	\$1,630,526.67	\$169,702,042.56
Grand Total,.....	113,816,832.36	4,490,149.08	42,606,329.35	8,487,539.94	42,497,021.73	12,735,991.29	3,328,515.84	11,410,220.75	1,924,325.64	241,386,916.98

TABLE No. 3. Showing the nature of the Income of Life Insurance Companies transacting business in this State, for the year ending December 31st, 1871.

NAME.	CASH INCOME.								Premium Notes.	Total Income.
	Premiums.	Sale of Annuities.	Premiums for Re-insurance.	Interest on Cash Loans.	Interest on Bonds, and Dividends on Stocks.	Interest on Premium Notes and Loans.	For Losses Re-insured.	From other sources.		
Connecticut Companies.										
Etna,	\$3,701,950.17	\$	\$	\$36,356.73	\$219,030.69	\$328,935.18	\$34,796.65	\$447,727.82	\$1,334,519.09	\$6,103,316.33
American Mutual,	45,745.09	.....	.....	18,215.63	11,578.20	.....	.....	3,058.80	.....	78,597.72
Connecticut Mutual,	6,975,590.66	.....	.....	931,109.57	342,391.49	650,707.08	.....	.....	827,901.25	9,727,700.05
Charter Oak,	*3,977,841.53	.....	.....	289,917.05	.....	175,250.15	.....	5,722.97	.....	4,448,741.70
Continental,	523,867.89	.....	.....	37,058.90	.....	67,068.10	20,299.28	17,917.26	238,519.83	904,701.26
Connecticut General,	239,289.83	.....	.....	22,433.11	14,001.06	6,675.07	15,000.00	1,880.71	42,294.29	341,574.07
Hartford Life & Annuity,	205,722.23	.....	.....	30,388.25	.....	.....	1,000.00	780.00	.....	237,890.48
Phoenix Mutual,	2,034,590.02	.....	.....	219,170.34	.....	194,284.34	.....	.....	687,711.44	3,135,766.14
Putnam, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Travelers,	952,214.51	.....	.....	37,808.55	55,850.00	.....	.....	16,646.74	.....	1,062,519.80
Railway Passengers',	148,855.38	.....	.....	3,781.88	19,401.66	.....	.....	.....	.....	172,038.92
Totals,	\$18,805,667.31	\$	\$	\$1,626,240.01	\$662,253.10	\$1,422,929.92	\$71,065.93	\$493,734.30	\$3,130,945.90	\$26,212,836.47
Companies of other States.										
American Popular,	138,906.98	.....	.....	11,291.78	.....	.....	.....	.....	21,518.58	171,717.84
Berkshire,	481,845.38	.....	.....	49,118.70	22,340.00	10,086.63	.....	10,291.35	24,702.36	698,384.42
Brooklyn,	491,857.42	.....	415.60	45,051.44	13,733.24	29,737.68	5,000.00	2,055.62	144,555.25	732,406.20
Commonwealth,	193,807.46	.....	.....	878.48	14,883.84	2,824.84	.....	.....	14,344.82	226,739.44
Continental,	1,668,375.67	.....	10,867.12	4,721.62	40,302.27	101,909.10	5,000.00	29,969.27	834,630.76	2,695,775.81
Craftsmen's,	164,827.30	.....	.....	12,360.91	.....	.....	.....	.....	.....	177,188.21

* Cash and Note.

Equitable,	6,778,064.83	12,695.75	15,377.82	.....	668,666.03	.....	152,810.48	.....	7,612,237.09
Empire Mutual,	543,016.23	.....	2,500.00	.....	12,728.53	.....	971.42	196,875.54	770,022.60
Empire State,	140,020.27	.....	.....	.....	7,537.87	6,360.66	1,130.92	53,091.00	211,250.72
Germania,	1,431,693.16	.....	.....	184,175.71	50,392.40	.....	683.79	.....	1,666,815.06
Globe Mutual,	1,396,445.18	.....	.....	99,599.52	62,859.43	.....	533.65	.....	1,569,437.78
Home	521,844.14	500.00	.....	.....	98,553.33	61,976.65	2,955.17	316,488.35	1,002,322.69
Hope Mutual,	258,777.99	.....	1,619.34	.....	7,110.78	12,495.36	.....	98,454.97	375,455.44
Homoeopathic Mutual,	194,978.24	.....	.....	4,597.40	10,405.33	877.91	2,500.00	900.92	214,259.80
John Hancock Mutual,	609,762.73	3,299.70	336.50	38,187.42	52,622.56	21,398.08	.....	127,499.92	865,230.39
Mutual Life,	12,648,513.37	8,476.82	.....	2,908,654.58	.....	.....	.....	.....	15,565,644.77
Mutual Benefit,	3,445,430.11	877.18	.....	547,134.12	488,949.38	377,786.31	4,098.52	2,107,805.70	6,972,030.32
Manhattan,	1,474,243.60	1,969.00	.....	220,112.64	41,075.47	142,516.23	12,029.99	230,788.99	2,112,880.92
Massachusetts Mutual,	849,873.59	.....	33,908.35	97,673.66	41,781.83	58,949.55	5,676.90	305,058.31	1,402,922.69
Metropolitan,	489,226.95	.....	.....	32,504.45	.....	.....	.....	120,742.71	642,534.11
New York Life,	5,678,974.74	38,314.46	.....	548,930.64	458,758.37	75,508.65	66,218.91	314,500.12	7,181,295.89
National, D. C.,	629,791.06	.....	.....	75,723.64	16,774.39	.....	19,541.43	.....	756,830.52
Reserve Mutual,	212,135.05	.....	1,442,180.02	1,980.07	25,371.46	.....	319.24	.....	1,692,185.84
State Mutual,	195,962.06	.....	.....	7,165.46	14,194.50	1,999.42	55,139.95	27,197.08	301,653.47
Security,	904,870.91	.....	109,500.85	1,217.67	19,871.68	94,417.12	880.50	539,651.83	1,697,982.56
Union Mutual,	1,047,266.17	.....	.....	163,219.98	12,791.26	128,876.38	11,867.54	582,988.87	1,947,010.20
United States,	854,611.16	.....	.....	229,025.56	.....	.....	15,161.69	.....	1,098,798.41
World Mutual,	179,227.17	.....	.....	4,120.53	12,446.76	2,146.68	2,575.29	31,658.70	232,275.13
Totals,	\$43,625,957.92	\$66,132.91	\$1,616,705.60	\$5,288,900.05	\$2,194,345.81	\$1,129,867.20	\$94,122.00	\$6,072,639.95	\$60,484,246.86
Grand Totals,	62,431,325.23	66,132.91	1,616,705.60	6,915,200.06	2,856,598.91	2,552,797.12	165,187.93	9,208,585.26	89,897,083.35

TABLE No. 4. Showing the nature of the Gross Expenditures of Life Insurance Companies transacting business in this State for the year ending December 31st, 1871.

NAME.	Paid for Losses on Policy Claims.	Paid to Annuity and for Matured Endowments.	Paid for Policies Purchased, Surrendered, etc.	Dividends to Policyholders.	Dividends to Stockholders.	Paid for Re-insurance.	Paid for Commissions.	Salaries, Medical Examiners' Fees, Traveling Expense, etc.	All other Expenditures.	Miscellaneous Premiums Note Expenditures.	Total Expenditure.
<i>Connecticut Companies.</i>											
Ethna,	\$1,206,779.16	\$12,755.48	\$1,788,854.17	\$704,128.61	\$29,690.00	\$111,191.94	\$414,900.31	\$108,251.59	\$119,985.97	\$132,213.58	\$4,629,000.21
American Mutual,	36,250.00	9,519.00	9,519.00	4,808.02	.....	.....	2,250.00	11,216.00	6,554.84	.....	70,597.86
Connecticut Mutual,	1,793,206.83	.....	661,964.10	4,932,112.80	.....	.....	652,488.96	75,037.41	371,749.85	242,898.06	8,729,517.51
Charter Oak,	713,544.95	3,000.00	935,805.28	1,140,572.24	16,000.00	.....	367,778.71	158,452.22	85,044.23	.....	3,370,197.73
Continental,	141,164.73	.....	44,152.57	99,509.30	24,000.00	11,378.44	154,114.20	25,376.60	84,432.46	25,639.29	559,617.59
Connecticut General,	75,834.00	11,000.00	11,721.83	15,487.90	20,000.00	23,408.63	27,270.66	24,468.35	30,205.02	7,451.40	246,847.79
Hartford Life & Annuity,	33,169.00	10,000.00	2,251.43	5,240.49	12,000.00	5,414.89	23,021.63	39,874.56	36,515.09	.....	167,487.09
Phoenix Mutual,	637,163.49	.....	41,628.56	667,903.79	960.00	1,109.96	248,095.29	147,941.17	103,142.45	231,782.27	2,129,726.98
Putnam, . . . . .	.....	.....	.....	.....	.....	.....	.....	525.00	1,000.00	.....	1,525.00
Travelers,	248,917.59	.....	6,696.45	3,156.90	50,000.00	4,236.04	158,320.40	149,935.44	131,414.55	.....	752,677.37
Railway Passengers,	25,937.33	.....	.....	.....	29,800.00	.....	44,256.01	31,632.23	29,880.02	.....	161,505.59
Totals,	\$4,962,027.08	\$86,755.48	\$3,502,393.49	\$7,572,920.05	\$182,750.00	\$156,539.30	\$2,092,496.17	\$772,710.57	\$899,873.98	\$640,034.60	\$20,818,700.72
<i>Companies of other States.</i>											
American Popular,	29,754.00	.....	2,483.03	37,238.48	7,000.00	2,476.46	15,348.70	25,332.76	16,114.25	.....	135,747.74
Berkshire,	117,248.00	.....	30,042.59	50,871.82	1,875.38	3,726.26	45,447.93	14,742.20	58,317.46	19,477.52	342,249.16
Brooklyn,	141,371.00	.....	187,256.13	41,365.26	13,750.00	8,573.25	44,957.39	40,211.13	92,040.86	.....	569,524.02
Commonwealth,	27,963.67	.....	776.01	17,292.51	8,196.58	7,967.29	18,697.75	18,002.30	32,678.09	.....	131,569.20
Continental,	494,031.30	2,828.50	318,470.01	298,982.21	7,035.00	5,548.74	197,975.13	201,847.13	251,557.68	180,261.29	1,958,636.99
Craftsmen's,	48,700.00	.....	5,611.01	7,030.30	7,770.00	2,766.84	26,134.60	36,756.00	27,742.84	.....	162,511.59
Equitable,	1,584,275.77	1,927.55	807,387.34	1,065,549.71	7,830.00	8,386.38	504,655.77	256,117.34	413,074.30	.....	4,648,804.16
Empire Mutual,	80,850.10	.....	23,937.32	109,325.85	7,000.00	17,102.63	98,250.44	104,972.75	168,840.03	.....	610,339.02

Empire State,	18,142.18	1,903.36	7,551.07	7,000.00	2,243.25	26,474.91	33,298.10	11,578.01	18,921.49	126,817.92
Germania,	380,738.77	147,569.60	131,687.00	24,000.00	.....	113,355.21	113,368.93	81,454.27	.....	998,749.82
Globe Mutual,	347,874.73	31,485.82	250,024.62	11,305.00	7,950.59	173,875.59	106,612.47	98,700.45	.....	1,024,848.77
Home	136,185.78	130,553.09	199,174.83	15,000.00	.....	69,175.95	68,909.48	83,270.49	.....	650,131.07
Hope Mutual,	51,894.19	10,865.23	5,925.31	.....	2,180.02	52,686.39	62,442.79	113,838.57	35,096.82	236,479.82
Homoeopathic Mutual,	40,617.76	18,094.04	8,159.57	10,500.00	5,415.89	18,800.00	25,144.94	24,114.75	.....	151,447.65
John Hancock Mutual,	183,931.25	25,013.61	107,448.42	6,950.50	2,758.53	.....	152,532.88	37,327.59	45,206.28	564,211.03
Mutual Life,	2,828,763.99	1,247,550.09	3,365,495.12	.....	.....	274,943.60	293,773.21	665,973.83	.....	8,683,491.16
Mutual Benefit,	1,579,428.01	189,354.10	2,480,469.44	.....	.....	437,841.80	83,872.68	179,702.43	.....	4,942,978.46
Manhattan,	473,218.00	26,417.57	387,484.77	43,000.00	.....	147,433.03	69,354.10	69,305.94	136,807.94	1,256,409.77
Massachusetts Mutual,	237,612.50	114,596.98	152,016.37	.....	7,407.79	96,803.10	92,091.75	45,940.57	65,933.42	811,532.18
Metropolitan,	87,500.00	27,884.89	42,485.73	.....	683.22	65,970.58	60,165.00	41,641.33	19,396.01	345,726.81
New York Life,	1,319,629.52	1,054,659.33	843,673.43	.....	27,167.73	379,959.95	182,175.42	292,199.62	51,195.31	4,167,646.49
National, D. C.,	89,012.73	7,559.94	.....	.....	17,842.47	68,155.56	104,120.64	84,587.95	.....	371,612.29
Reserve Mutual,	73,400.00	4,999.32	6,271.70	6,962.37	2,353.61	51,879.27	18,899.07	18,479.09	.....	183,231.45
State Mutual,	69,248.34	5,966.49	48,407.56	.....	.....	16,937.21	11,033.16	9,357.03	13,544.23	174,374.02
Security,	497,515.87	186,290.84	150,995.83	13,800.00	32,041.18	178,469.87	54,971.84	104,586.39	.....	1,225,109.17
Union Mutual,	318,950.00	102,074.89	350,285.98	.....	.....	153,936.63	70,638.19	57,496.40	194,756.89	1,248,730.93
United States,	208,243.41	249,663.68	312,346.76	64,000.00	9,946.15	71,104.25	47,968.66	154,043.98	.....	1,117,711.29
World Mutual,	55,533.00	5,505.75	14,734.41	.....	1,949.20	28,909.97	26,274.64	33,828.31	14,453.82	181,358.80
Totals,	\$11,522,158.53	\$4,956,475.81	\$10,504,367.66	\$262,474.83	\$176,552.48	\$3,377,580.58	\$2,365,623.06	\$8,202,731.52	\$794,511.02	\$37,221,875.84
Grand Totals,	16,484,185.90	8,459,069.30	18,077,287.71	445,224.83	333,091.78	5,470,076.75	3,138,333.63	4,102,005.50	1,434,545.62	58,040,576.56

TABLE NO. 5. Showing the Assets, Liabilities, Income, Expenditures, Percentages, etc., of the Life Insurance Companies transacting business in this State, for the year ending Dec. 31st, 1871.

NAME.	Total Assets.	Total Liabilities.	Ratio of Assets to Liabilities.	Total Income, (Cash and Note.)	Total Expenditures, (Cash and Note.)	Percentage of Expenditures to Income.	Total Claims Paid, (Cash and Note.)	Percentage of Claims Paid to Total Income.
<i>Connecticut Companies.</i>								
Etna,	\$16,288,597.49	\$14,792,318.00	110.11	\$6,103,316.33	\$4,629,000.21	75.84	\$1,206,779.16	19.77
American Mutual,	545,787.16	594,466.00	.92	78,597.72	70,597.86	89.82	36,250.00	46.12
Connecticut Mutual,	31,978,401.66	26,295,270.92	121.61	9,727,700.05	8,729,517.51	89.74	1,798,266.83	18.43
Charter Oak,	9,455,901.18	9,204,831.80	102.72	4,448,441.70	3,370,197.73	75.75	713,544.95	16.04
Continental,	2,200,144.34	1,871,524.66	117.56	904,701.26	559,617.59	61.86	141,164.73	15.60
Connecticut General,	753,476.86	575,467.00	130.93	841,574.07	246,847.79	72.26	86,834.00	25.42
Hartford Life & Annuity,	739,099.65	408,854.00	180.04	237,890.48	167,487.09	70.40	43,169.00	18.15
Phoenix Mutual,	7,353,967.28	6,469,626.61	113.72	3,135,756.14	2,129,728.98	67.91	637,163.49	21.91
Putnam,	20,391.67	.....	.....	.....	1,525.00	.....	.....	.....
Travelers',	1,915,774.82	1,299,921.25	148.24	1,062,519.80	752,677.37	70.83	243,917.59	23.42
Railway Passengers',	433,332.61	76,750.00	564.60	172,085.92	161,505.59	93.87	25,937.83	15.07
Totals,	\$71,684,574.42	\$61,582,029.74	116.40	\$26,212,836.47	\$20,818,700.72	79.42	\$4,938,027.08	19.01
<i>Companies of other States.</i>								
American Popular,	471,904.57	383,614.00	123.02	171,717.34	135,747.74	79.04	29,754.00	17.32
Berkshire,	1,822,752.22	1,729,004.72	104.09	538,334.42	342,249.16	57.19	117,248.00	19.59
Brooklyn,	1,706,294.00	1,578,662.00	108.08	732,406.20	569,524.02	77.76	141,371.00	19.30
Commonwealth,	428,634.42	276,929.67	154.80	226,739.44	131,569.20	58.02	27,953.1	12.23
Continental,	4,977,881.19	4,619,934.00	107.74	2,695,775.81	1,958,538.99	72.65	494,031.30	18.32
Craftsmen's,	344,209.81	278,890.00	125.67	177,188.21	162,511.59	91.71	48,700.00	27.43
Equitable,	16,010,925.90	15,377,964.60	104.12	7,612,237.09	4,648,804.16	61.07	1,584,275.77	20.81
Empire Mutual,	905,890.93	732,611.90	123.65	770,023.66	610,389.02	79.26	80,850.10	10.50

Empire State,	309,506.72	216,511.44	142.85	211,250.72	126,817.92	60.03	18,142.13	08.58
Germany,	4,499,898.87	4,123,046.87	108.85	1,606,815.06	998,749.82	59.92	380,738.77	22.84
Globe Mutual,	3,205,463.09	3,171,138.33	101.08	1,569,487.78	1,024,848.77	65.30	347,874.73	22.16
Home	3,002,161.98	2,726,397.00	110.14	1,002,322.69	650,131.07	64.86	141,700.00	14.14
Hope Mutual,	564,430.18	484,403.45	129.83	378,458.44	336,479.32	88.90	51,894.19	13.71
Homoeopathic Mutual,	374,317.56	319,944.85	117.00	214,239.80	151,447.65	70.68	40,617.76	18.95
John Hancock Mutual,	2,162,714.77	1,831,931.45	114.92	853,230.39	564,211.06	66.12	183,931.25	21.55
Mutual Life,	51,515,150.83	47,949,432.58	107.44	15,565,644.77	8,683,491.16	55.78	2,928,763.99	18.17
Mutual Benefit,	24,252,977.01	22,286,094.98	108.82	6,972,030.82	4,942,908.46	70.89	1,579,428.01	22.65
Manhattan,	7,576,979.40	6,549,037.36	115.70	2,112,836.92	1,256,409.77	64.19	473,218.00	22.39
Massachusetts Mutual,	4,075,818.45	3,735,005.99	109.12	1,402,922.69	811,582.18	57.84	237,642.50	16.93
Metropolitan,	1,153,401.00	1,035,279.00	111.41	612,534.11	345,726.81	53.30	87,500.00	13.62
New York Life,	18,695,817.46	17,537,407.12	106.03	7,181,296.89	4,107,646.49	58.03	1,319,539.52	18.37
National, D. C.,	2,120,651.93	1,519,988.52	139.62	756,830.52	371,612.29	40.10	89,012.73	11.76
Reserve Mutual,	2,013,444.41	1,890,103.29	106.62	1,692,185.84	133,231.43	10.52	73,400.00	04.33
State Mutual,	1,241,188.65	1,098,412.77	122.10	301,653.47	174,374.02	57.80	69,248.34	22.95
Security,	3,200,022.72	3,030,577.00	107.57	1,697,982.56	1,225,109.17	72.15	498,315.87	29.37
Union Mutual,	5,913,825.10	5,364,396.00	110.24	1,947,010.20	1,248,736.98	64.13	313,950.00	16.38
United States,	3,692,834.81	2,977,524.66	124.02	1,038,798.41	1,117,711.29	101.72	208,243.41	18.95
World Mutual,	514,553.84	417,330.00	123.29	232,275.13	181,358.30	78.08	55,833.00	24.03
Totals,	\$166,813,724.02	\$153,266,533.05	108.83	\$60,484,246.88	\$37,221,875.84	61.54	\$11,528,673.04	19.06
Grand Totals,	238,498,598.44	214,848,622.79	111.01	86,697,083.35	58,040,576.56	66.94	16,511,700.12	19.04

TABLE No. 6. *Showing the Premium Receipts, Expense of Management, Amount paid for Commissions and Brokerage, Claims paid, Ratios of Expense, Commissions, Claims paid, and Notes, to Gross Premium Receipts, of the Life Insurance Companies transacting business in this State, for the year ending Dec. 31st, 1871.*

NAME.	Cash Received for Premiums, (Re-insurance deducted.)	Notes Received for Premiums.	Gross Premium Receipts, (less Re-insurance.)	Expense of Management.	Paid for Commissions and Brokerage.	Total Claims paid.	Ratio of Expense to Premium Receipts.	Ratio of Commission to Premium Receipts.	Ratio of Claims paid to Premium Receipts.	Ratio of Notes to Gross Premium Receipts.
<i>Connecticut Companies.</i>										
<i>Etna</i> ,.....	\$3,592,734.34	\$1,332,543.58	\$4,925,277.92	\$643,087.87	\$414,900.31	\$1,206,779.16	13.05	08.42	24.50	27.05
<i>American Mutual</i> ,.....	45,745.09	.....	45,745.09	19,765.44	2,250.00	36,250.00	43.20	04.92	79.24	.....
<i>Connecticut Mutual</i> , ..	6,975,590.66	\$27,901.25	7,803,491.91	1,099,275.72	652,488.96	1,793,296.83	14.08	08.33	22.98	10.61
<i>Charter Oak</i>,.....	.....	.....	3,977,841.53	561,275.16	337,778.71	713,544.95	14.11	09.24	17.94	.....
<i>Continental</i> ,	512,689.45	238,519.83	751,209.28	213,923.26	154,114.20	141,164.73	23.47	20.51	18.73	31.75
<i>Connecticut General</i> ,.....	215,881.20	42,294.29	258,175.49	81,459.13	27,270.66	86,834.00	31.55	10.56	33.63	16.38
<i>Hartford Life & Annuity</i> ,.....	200,307.34	.....	200,307.34	99,411.28	23,021.63	43,169.00	49.63	11.49	21.55	.....
<i>Phoenix Mutual</i> ,	2,038,480.06	687,711.44	2,721,191.50	493,807.48	248,095.29	637,163.49	18.14	09.11	25.25	25.37
<i>Putnam</i>, .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>Travelers</i> ,	947,978.47	.....	947,978.47	439,670.39	158,320.40	248,917.59	46.38	16.70	26.26	.....
<i>Railway Passenger</i> ,.....	148,855.38	.....	148,855.38	104,879.21	44,256.01	25,937.33	70.45	29.72	17.42	.....
Totals,	\$14,673,261.99	\$3,128,970.39	\$21,750,073.91	\$3,756,554.84	\$2,092,496.17	\$4,983,027.08	17.25	09.61	22.85	.....
<i>Companies of other States.</i>										
<i>American Popular</i> ,.....	136,430.52	.....	136,430.52	55,735.72	15,348.70	29,754.00	40.89	11.25	21.80	.....
<i>Berkshire</i> ,	478,119.12	24,702.36	502,921.48	119,007.59	45,447.93	117,243.00	23.67	09.04	23.31	04.92
<i>Brooklyn</i> ,	483,699.77	144,555.25	628,255.02	149,038.47	44,957.39	141,371.00	23.56	07.05	22.50	23.00
<i>Commonwealth</i> ,.....	185,840.17	14,344.82	200,184.99	69,378.14	18,697.75	27,958.67	34.65	09.34	13.96	07.16
<i>Continental</i> ,	1,673,694.05	834,030.76	2,508,324.81	645,049.98	197,975.13	494,031.30	25.83	07.89	19.69	33.27
<i>Craftsmen's</i> ,	162,060.46	.....	162,060.46	90,633.44	26,134.60	48,700.00	55.92	16.12	30.05	.....
<i>Equitable</i> ,	6,790,760.58	.....	6,790,760.58	1,173,245.77	504,055.77	1,584,275.77	17.26	07.43	33.38	.....
<i>Empire Mutual</i> ,	541,831.62	195,875.54	737,707.06	367,004.63	98,250.44	80,850.10	49.74	13.32	10.95	26.55

Empire State,	140,872.02	53,001.00	193,963.02	70,897.97	26,474.91	18,142.13	36.55	13.64	09.85	27.37
Germany,	1,431,598.16	.....	1,431,598.16	307,828.14	113,355.21	380,738.77	21.51	07.92	26.59	.....
Globe Mutual,	1,388,494.59	.....	1,388,494.59	372,064.19	173,875.59	347,874.73	26.79	12.52	25.05	.....
Home,	522,344.14	316,488.35	898,832.49	161,261.08	69,175.95	136,185.78	19.22	08.24	16.23	37.73
Hope Mutual,	258,217.31	98,454.97	356,672.28	224,264.64	52,686.39	51,894.19	62.85	14.77	14.55	27.60
Homoeopathic Mutual,	189,562.25	.....	189,562.25	68,059.69	18,800.00	40,617.76	35.90	09.91	21.42	.....
John Hancock Mutual,	610,640.40	127,499.92	738,140.32	188,153.03	115,970.54	183,931.25	25.49	15.72	24.92	17.27
Mutual Life,	12,656,990.19	.....	12,656,990.19	1,221,194.19	274,943.60	2,828,763.99	09.65	02.17	22.35	.....
Mutual Benefit,	3,446,316.29	2,107,805.7	5,554,121.99	701,416.91	437,841.80	1,579,428.01	12.62	07.88	28.43	37.95
Manhattan,	1,476,312.60	220,783.96	1,697,096.59	279,098.07	147,433.03	473,218.00	16.44	08.68	27.88	13.00
Massachusetts Mutual,	876,374.15	305,053.87	1,181,432.96	294,835.42	96,803.10	237,642.50	19.87	08.19	20.11	25.82
Metropolitan,	488,543.73	120,742.71	609,286.44	167,776.96	65,970.58	87,500.00	27.53	10.82	14.36	19.81
New York Life,	5,690,121.47	314,590.12	6,004,711.59	854,384.99	379,959.95	1,319,529.52	14.22	06.32	21.97	05.24
National,	611,948.59	.....	611,948.59	265,259.15	68,155.56	89,012.73	43.34	11.13	14.54	.....
Reserve Mutual,	1,651,961.46	.....	1,651,961.46	89,244.43	51,879.27	73,400.00	05.40	03.14	04.41	.....
State Mutual,	165,962.06	27,197.08	223,159.14	37,307.40	16,937.21	69,248.34	16.71	07.59	31.03	12.19
Security,	982,330.58	530,651.83	1,512,982.41	329,143.35	178,469.87	497,815.87	21.75	11.79	32.90	33.07
Union Mutual,	1,047,266.17	582,988.87	1,630,255.04	282,071.22	153,936.63	318,950.00	17.30	09.44	19.56	35.76
United States,	844,665.01	.....	844,665.01	247,328.10	71,104.25	298,243.41	29.26	05.42	24.65	.....
World Mutual,	177,377.97	31,688.70	209,066.67	88,512.92	28,909.97	55,833.00	42.34	13.83	26.71	15.14
Totals,	\$45,957,379.01	\$6,019,462.08	\$51,976,841.09	\$8,861,142.23	\$3,493,551.12	\$11,522,163.82	17.04	06.72	22.16	.....
Grand Totals,	60,630,641.00	9,148,432.47	73,756,915.00	12,617,697.07	5,586,047.29	16,505,185.90	17.11	07.57	22.37

CONNECTICUT LIFE INSURANCE COMPANIES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
CONNECTICUT LIFE INSURANCE COMPANIES, SHOW-
ING THEIR CONDITION ON THE 31ST DAY
OF DECEMBER, 1871.

ÆTNA LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized and Incorporated 1820.]

Principal Office, 228 Main Street, Hartford, Conn.

E. A. BULKELEY, *President.*

T. O. ENDERS, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$150,000.00
Whole amount of capital actually paid up in cash.....	102,864.00
Unpaid, but subscribed capital, for which subscribers notes, &c., are held.....	47,136.00

II. ASSETS.

Loans on Real Estate.....	\$4,482,300.98
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Hartford Carpet Co.....	\$5,000.00	\$12,250.00	\$62,148.59
Willimantic Linen Co.....	30,000.00	43,200.00	
Ætna Fire.....	7,600.00	14,060.00	
Willimantic Linen Co.....	30,000.00	43,200.00	30,000.00
Wheeler & Wilson Mfg. Co.....	13,000.00	78,000.00	187,235.41
National Exchange Bank.....	6,250.00	7,562.50	
Willimantic Linen Co.....	50,000.00	72,000.00	
Ætna Fire Ins. Co.....	16,800.00	31,080.00	
Conn. River Rail Road.....	400.00	560.00	
State Bank of Hartford.....	1,000.00	1,200.00	
City National Bank, Hartford.....	600.00	630.00	
First " " Springfield.....	3,500.00	5,075.00	
Conn. River Railroad Co.....	1,500.00	2,100.00	
Farmers and Mechanics Bank.....	4,300.00	5,590.00	
Ætna Fire Ins. Co.....	9,700.00	17,945.00	
First National Bank of Suffield.....	4,300.00	5,160.00	
Phoenix Fire Ins. Co.....	3,100.00	5,425.00	
National Exchange Bank.....	1,250.00	1,562.50	
First Nat. Bank, Springfield.....	1,400.00	2,030.00	
Agawam Nat. Bank, Springfield.....	1,600.00	2,400.00	
Hartford and New Haven R. R.....	1,500.00	2,520.00	
First Nat. Bank of Suffield.....	20,500.00	24,600.00	21,000.00
Town of Hartford 30 year Bonds.....	9,000.00	9,000.00	7,424.00

LIFE INSURANCE COMPANIES

	Par value.	Market value.	Amount loaned.
City National Bank, Hartford.....	\$1,000.00	\$1,050.00	} \$5,568.00
Kellogg & Bulkeley Co. Stock.....	12,500.00	12,500.00	
Kellogg & Bulkeley Co. Stock.....	12,500.00	12,500.00	6,779.31
Ætna Fire Ins. Co. Stock.....	4,000.00	7,400.00	5,000.00
Chicago Water Loan.....	1,000.00	1,000.00	} 890.00
Western Maryland R. R. Co.....	500.00	420.00	
Western Maryland R. R. Co.....	500.00	420.00	
Evansville City Bonds.....	40,000.00	36,000.00	29,245.42
Assignment of Mortgage.....	1,000.00	1,000.00	981.64
American Emigrant Co.....	10,000.00	7,500.00	5,000.00
Hartford and New Haven R. R. Co....	4,000.00	6,720.00	} 10,000.00
U. S. Government Bonds.....	4,500.00	4,995.00	
Union Salt Company.....	42,500.00	42,500.00	25,000.00
Ætna Fire Ins. Co.....	500.00	925.00	500.00
State Bank, Hartford.....	2,400.00	2,880.00	} 10,500.00
Chicago & Northwestern R. R. Co....	10,000.00	9,000.00	
Cincinnati Railway Iron Works.....	25,500.00	33,150.00	} 20,000.00
Cin. & Ind. Junc. R. R. Co. Bonds....	25,000.00	17,500.00	
Evansville City Bonds.....	50,000.00	45,000.00	40,000.00
U. S. Government Bonds.....	2,000.00	2,220.00	2,000.00
Southern Minn. R. R. Bonds.....	50,000.00	37,500.00	35,000.00
National Fire Ins. Co.....	600.00	600.00	300.00
Assignment of Mortgage.....	3,461.92	3,461.92	3,461.92
	\$673,391.92		\$508,034.29

Total Par and Market Value, and amount Loaned.....	\$508,034.29
Loans on Personal Security.....	44,955.28
Premium Notes and Loans on policies now in force.....	6,075,384.81

Stocks and bonds owned by the Company.

	Par value.	Market value.
Connecticut River Bank Stock.....	\$11,750.00	\$16,450.00
Metropolitan Bank Stock.....	10,000.00	13,000.00
Phoenix National Bank Stock.....	91,800.00	141,372.00
Mercantile National Bank Stock.....	40,000.00	48,000.00
City National Bank Stock.....	56,000.00	58,800.00
Hartford National Bank Stock.....	75,000.00	118,500.00
First National Bank Stock.....	73,900.00	107,155.00
National Exchange Bank Stock.....	77,600.00	93,896.00
American National Bank Stock.....	80,400.00	98,892.00
Farmers and Mechanics National Bank Stock....	80,700.00	104,910.00
Suffield National Bank Stock.....	20,000.00	24,000.00
New Britain National Bank Stock.....	25,000.00	28,750.00
Charter Oak National Bank Stock.....	83,600.00	106,172.00
Ætna National Bank Stock.....	69,000.00	83,490.00
Hartford Trust Company Stock.....	11,800.00	14,160.00
Connecticut River Railroad Stock.....	36,800.00	51,520.00
Hartford and New Haven R. R. Stock.....	50,000.00	84,000.00
Hartford and New Haven R. R. Scrip Stock.....	22,750.00	46,865.00
Ætna Insurance Company Stock.....	6,300.00	11,655.00
U. S. Five-Twenty Bonds.....	500.00	555.00

	Par value.	Market value.
U. S. Five-Twenty Bonds.....	\$140,000.00	\$154,000.00
U. S. Five-Twenty Bonds.....	182,250.00	200,475.00
U. S. Sixes of 1881.....	10,000.00	11,500.00
Indianapolis and Cincinnati R. R. Bonds.....	50,000.00	45,000.00
Columbus and Indianapolis R. R. Bonds.....	50,000.00	42,500.00
Cincinnati and Indiana R. R. Bonds.....	24,000.00	20,400.00
Pittsburgh, Ft. Wayne & Chicago R. R. Bonds...	20,000.00	20,150.00
Cleveland, Painesville & Ashtabula R. R. Bonds..	26,000.00	24,700.00
Dayton and Michigan R. R. Bonds.....	15,500.00	12,787.50
Little Miami Railroad Bonds.....	1,000.00	900.00
New York Central Railroad Bonds.....	4,000.00	3,600.00
Des Moines Valley Railroad Bonds.....	16,000.00	15,690.00
Southern Minnesota Railroad Bonds.....	22,000.00	19,800.00
Union Pacific Railroad Bonds.....	30,000.00	24,600.00
City of Terre Haute Bonds.....	30,000.00	26,250.00
City of Richmond Bonds.....	25,000.00	20,500.00
City of Richmond 8 per cent. Bonds.....	30,000.00	30,000.00
Christian County Bonds.....	20,000.00	18,800.00
Cook County Bonds.....	25,000.00	22,750.00
Sangamon County Bonds.....	25,000.00	23,500.00
Sangamon County 10 per cent. Bonds.....	15,000.00	15,750.00
Virginia State Bonds.....	37,986.00	22,031.88
Chicago Water Loan Bonds.....	50,000.00	50,000.00
Springfield, Ills., Bonds.....	57,000.00	57,000.00
Springfield, Ills., 8 per cent. Bonds.....	44,000.00	42,240.00
Springfield, Ills., Water Bonds.....	51,000.00	48,970.00
Tennessee State Bonds.....	26,000.00	16,510.00
Winchester Town Bonds.....	10,000.00	9,600.00
Edgewood Town Bonds.....	10,000.00	8,850.00
Urbana Township Bonds.....	8,000.00	7,680.00
West Hartford War Bonds.....	15,000.00	15,000.00
Rock Island, Ills., Bonds.....	40,000.00	35,000.00
Elizabeth City Bonds.....	25,000.00	23,562.50
Elizabeth City Street Bonds.....	25,000.00	23,625.00
City of Grand Rapids Bonds.....	39,000.00	34,581.83
Lennox Town Bonds.....	10,000.00	8,400.00
Greene County, Ills., Bonds.....	20,000.00	18,200.00
Hartford Town Bonds.....	29,000.00	27,550.00
Peoria City Bonds.....	58,000.00	52,490.00
Danbury Bonds.....	19,000.00	18,050.00
Astoria Town Bonds.....	5,000.00	4,500.00
Ottawa City Bonds.....	20,000.00	20,000.00
Kankakee County Bonds.....	25,000.00	24,687.50
Woodland Town Bonds.....	5,000.00	4,500.00
Toledo City Bonds.....	8,000.00	7,400.00
Town of Browning Bonds.....	5,000.00	4,500.00
Beardstown City Bonds.....	13,500.00	12,010.00
Town of Bushnell Bonds.....	25,000.00	21,875.00
Peoria City 10 per cent. Bonds.....	16,000.00	16,000.00
Macoupin County Bonds.....	43,000.00	43,400.00
Morgan County Bonds.....	28,000.00	27,475.00
Des Moines City Bonds.....	40,000.00	40,000.00

	Par value.	Market value.
American Silver Steel Company Bonds.....	\$2,900.00	\$2,175.00
Evansville City Bonds.....	2,000.00	1,695.00
Morgan and Ogle County Bonds.....	8,000.00	8,000.00
City of Fort Wayne Bonds.....	51,000.00	40,305.00
Indianapolis City Bonds.....	60,000.00	49,800.00
City of Quincy Bonds.....	50,000.00	37,564.00
Town of Moline Bonds.....	25,000.00	19,750.00
Mount Pulaski Bonds.....	30,000.00	30,000.00
Town of Grant Bonds.....	20,556.00	20,453.22
Mississippi State Warrants.....	10,000.00	8,786.05
Sangamon County Railroad Bonds.....	50,000.00	46,000.00
City of New Boston Bonds.....	13,000.00	9,750.00
Town of Middleport Bonds.....	15,000.00	14,700.00
Town of Belmont Bonds.....	15,000.00	14,700.00
Town of Galva Bonds.....	15,000.00	14,700.00
Milford Township Bonds.....	20,617.15	20,204.80
Keithsburg Town Bonds.....	25,000.00	25,000.00
De Witt Township Bonds.....	10,000.00	9,950.00
Connecticut Western Railroad Bonds.....	4,500.00	4,050.00
Papineau Township Bonds.....	6,000.00	6,000.00
Tazewell County Bonds.....	7,000.00	7,000.00
De Witt County Bonds.....	30,000.00	29,850.00
Town of Ross Bonds.....	24,324.32	24,202.70
Aurora Town Bonds.....	14,000.00	13,860.00
Town of Evans Bonds.....	3,000.00	2,895.00
Penn Township Railroad Bonds.....	19,000.00	18,525.00
Indiana Central Railroad Bonds.....	9,000.00	9,000.00
Cleveland and Pittsburgh Railroad Bonds.....	5,000.00	4,750.00
Hartford City Bonds.....	10,000.00	9,700.00
	\$3,254,848.98	\$3,254,848.98
Cash in office of Company.....		10,678.42
Cash deposited in Banks and Trust Companies.....		1,317,708.51
		\$15,693,911.28
Interest accrued on Cash Loans and on Bonds owned by the Company.....		144,806.09
Gross amount of Premiums uncollected, some of which are more than three months due, on policies reported being in force Dec. 31, 1871, and cash in hands of Agents.....	\$218,440.74	
Gross amount of deferred quarterly and semi-annual Premiums, on policies in force Dec. 31, 1871.....	233,537.34	
Total of Items 12 and 13.....	\$451,978.08	
Amount deducted by the Company to reduce the amounts stated in Nos. 12 and 13, to the net values charged against the poli- cies on account of those premiums.....	60,565.06	
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,		391,413.02
Amounts due from other Companies on account of re-insured risks.....		45,000.00
Present market value of Furniture, Safes, and Fixtures belonging to the Com- pany, at 50 per cent. of the cost thereof.....		13,467.10
Stockholders Notes.....	\$47,136.00	
Total Assets, as above.....		\$16,288,597.94

III. LIABILITIES.

Claims for Death Losses due and unpaid.....	\$45,598.06	
Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due.....	305,568.00	
Claims for Death Losses and other Policy Claims resisted by the Company	66,000.00	
Total Policy Claims.....		\$417,166.06
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insur- ance deducted), computed by the Conn. Insurance Department (actuaries 4 per cent.).....		14,022,419.00
Amount of all unpaid Dividends of surplus, percentages, bonuses, or other de- scription of profits due policy-holders, including dividends falling due after Jan. 1st, 1872, which are not forfeitable.....		292,157.88
Amount of unpaid Dividends to Stockholders.....		10.00
Total Liabilities, except cash capital.....		14,792,318.00
Surplus as regards policy-holders		\$1,496,279.49

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871 ..	\$3,691,395.04	
Cash received for extra premiums.....	10,555.13	
Cash received for Interest upon Cash Loans.....	\$36,356.73	
Received for Interest upon Bonds owned and Div. on Stocks...	219,030.69	
Received for Interest upon Premium Notes or Loans.....	328,935.18	
Received for Interest upon other debts due the Company.....	342,754.50	
Discount on Claims paid in advance.....	780.33	
Cash from other Companies on account of losses or claims on policies of this Company re-insured.....	34,796.65	
Cash Income from other sources.....	104,192.99	
Miscellaneous Cash Income.....		4,768,797.24
Total Note Income.....		1,334,519.09
Total Income.....		\$6,103,316.33

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, including Matured Endowments (\$9,- 990.00) and additions thereto	\$1,136,283.35	
Cash paid to Annuitants.....	220.00	
Paid on account of Policies lapsed, surrendered or purchased...	822,616.89	
Cash paid for Dividends to Policy-holders.....	199,351.48	
Total cash paid to Policy-holders.....		\$2,158,471.42
Dividends to Stockholders, (\$20,990.00 of the amount paid Stockholders was from the stock or non-participating department).....		29,990.00
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$109,215.83	
Commissions to Agents on First Premiums.....	414,900.31	
Commissions to Agents on Renewal Premiums.....		
Salaries and traveling expenses of Managers and Agents.....	16,454.33	
Medical Examiners' fees	27,157.76	

Salaries and other compensation of officers and employes, except agents and medical examiners.....	64,639.50	
Total pay Account.....		632,367.73
U. S. Taxes and Revenue Stamps; State and Local Taxes; Taxes, Licenses, and Fees in other States.....	\$50,588.38	
Paid for rents.....	12,135.01	
Total Incidental Expense Account.....		62,723.39
Paid on account not itemized above, viz: express, \$1,612.68; telegraph, \$353.79; postage, \$11,532.19; advertising, \$3,875.22; printing, \$8,380.46; stationery, \$4,010.08; supplies, \$5,841.35; law expenses, \$7,031.18; incidentals, \$4,198.73; exchange, \$5,061.43; state valuations, \$5,314.77; total.....		57,212.58
Total cash Expenditures.....		\$2,940,765.42
<i>Premium-Loan Disbursements.</i>		
Notes and other Premium obligations used in payment of losses and claims, including \$1,975.51 paid for re-insurance.....	\$85,006.80	
Notes and other Premium obligations used in purchase of surrendered policies.....	966,237.28	
Notes and other Premium obligations used in payment of dividends to policy-holders.....	504,777.13	
Notes and other Premium obligations voided by lapse of policies.....	117,334.37	
Redeemed by maker in cash.....	14,879.21	
Total Premium Note Expenditures.....		\$1,688,234.79
Total Expenditures.....		\$4,629,000.21

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$6,429,100.51	
Received during the year.....	1,334,519.09	
Total.....		\$7,763,619.60
Deductions during the year as follows:		
Obligations used in payment of losses and claims, including \$1,975.51 for re-insurance.....	\$85,006.80	
Obligations used in purchase of surrendered policies.....	966,237.28	
Obligations used in payment of dividends to policy-holders.....	504,777.13	
Obligations voided by lapse of policies.....	117,334.37	
Redeemed by maker in cash.....	14,879.21	
Total reduction of Premium Note Account.....		1,688,234.79
Balance, Note Assets at end of the year.....		\$6,075,384.81

AMERICAN MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN NEW HAVEN, CONN.

[Organized and Incorporated July, 1847.]

BENJAMIN NOYES, *President*.RICHARD F. LYON, *Secretary*.

I. ASSETS.

Loans on Real Estate.....	\$140,700.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Naugatuck R. R. Stock.....	\$2,500.00	\$3,100.00	
Second National Bank, New Haven ...	2,700.00	3,780.00	\$7,000.00
New Haven Manufacturing Co.....	2,500.00	3,750.00	
New Haven Water Co.....	500.00	450.00	
New Haven & New York R. R. Co....	600.00	840.00	600.00
F. H. & W. Horse R. R. Co.....	750.00	780.00	750.00
U. S. 5-20 Bonds.....	2,000.00	2,240.00	1,500.00
N. H. Co. National Bank Stock.....	1,000.00	1,300.00	1,200.00
Shore Line Railway Stock.....	95,000.00	99,750.00	86,000.00
	\$107,550.00	\$115,990.00	\$97,050.00
Total amount Loaned			\$97,050.00
Value of Real Estate owned by the Company after deducting incumbrances....			68,161.02

Stocks and Bonds owned by the Company :

	Par value.	Market value.
Merchants Nat. Bank Stock, New Haven.....	\$12,550.00	\$15,060.00
N. H. Co. Nat. Bank Stock, New Haven.....	44,650.00	58,045.00
German American Bank Stock, New York.....	3,500.00	3,710.00
Continental Bank Stock, New York.....	10,000.00	9,000.00
Shore Line Railroad Stock.....	3,900.00	3,978.00
1st Mort. Bonds, pref., Ch. & Al. R. R. sink. fund.	3,000.00	2,940.00
Income Bonds Chicago & Alton R. R.....	9,500.00	8,645.00
M. & E. R. R. Bonds, convertible, cost \$7,650.00..	9,000.00	8,280.00
“ “ Construction Bonds, cost \$7,200.00.	9,000.00	7,650.00
1st Mort. B'ds Union Pacific R. R. cost \$17,350.00.	20,000.00	18,200.00
U. S. 5-20 Bonds, 1864.....	9,000.00	9,900.00
Town of Brighton, Ills., Bonds.....	20,000.00	20,000.00
Town of Swan, Ills., Bonds.....	12,000.00	12,000.00
Total Par and Market Value.....	\$166,100.00	\$177,408.00
Cash deposited in Banks and Trust Companies.....		27,638.90
Interest accrued on Cash Loans and on Bonds owned by the Company.....		13,666.66
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871.		19,658.73
Present market value of Furniture, Safes, and Fixtures belonging to the Company, at 50 per cent. of the cost thereof		1,503.85
Total Assets.....		\$545,787.16

II. LIABILITIES.

Claims for Death Losses in process of adjustment, or adjusted and not due	\$10,500.00	
Total Policy Claims.....		\$10,500.00
Net present value of all the outstanding policies in force on the 31st day of December, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries 4 per cent.).....		543,966.00
Amount of all unpaid Dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....		40,000.00
Total Liabilities.....		<u>\$594,466.00</u>

III. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$45,710.59	
Cash received for all other premiums.....	34 50	
Total cash premium income.....		\$45,745.09
Cash received for interest upon cash loans	\$18,215.63	
Received for interest upon Bonds owned and Div. on Stocks....	11,578.20	
Total interest and dividend income		29,793.83
Miscellaneous cash income.....		3,058.80
Total Income.....		<u>\$78,597.72</u>

IV. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$36,250.00	
Paid on account of policies lapsed, surrendered, or purchased...	9,519.00	
Cash paid for dividends to policy-holders.....	4,808.02	
Total cash paid to Policy-holders.....		\$50,577.02
Commissions to agents on renewal premiums.....	\$2,250.00	
Paid for Medical Examiners' fees.....	116.00	
Salaries and other compensation of officers and employes, except agents and medical examiners	11,100.00	
Total pay Account.....		13,466.00
Cash paid for rents.....	\$2,600.00	
Total Incidental Expense Account.....		2,600.00
Paid for furniture, safes, and fixtures for home or agency offices.	\$255.40	
Paid on account not itemized above, viz: postage, express, telegraph, fuel, gas, janitors, &c., \$1,147.52; legal expenses, \$494; advertising, \$353; printing and stationery, \$192.20; profit and loss, \$1,058.87; prem's returned, \$453.85; total.	3,699.44	
Total.....		\$3,954.84
Total Cash Expenditures		<u>\$70,597.86</u>

CONNECTICUT MUT. LIFE INSURANCE COMPANY.

[LOCATED IN HARTFORD, CONN.]

Incorporated June 15th, 1846.

JAMES GOODWIN, *President*.JACOB L. GREENE, *Secretary*.

I. ASSETS.

Loans on Real Estate..... \$13,859,554.14

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Quincy City Bonds.....	\$8,000.00	\$8,000.00	\$5,000.00
Ithaca & Athens R. R. Bonds.....	5,000.00	5,000.00	4,000.00
U. S. 5-20 Bonds.....	500.00	550.00	5,000.00
Ætna Fire Insurance Co. Stock.....	2,000.00	3,300.00	
First Nat. Bank Stock, Hartford, Conn.	2,600.00	3,822.00	
Cleveland & Pittsburgh R. R. Bonds..	10,000.00	10,000.00	11,000.00
U. S. Bonds, 6s of 1881.....	2,000.00	2,290.00	
U. S. 5-20 Bonds.....	2,000.00	2,200.00	
First Nat. Bank Stock, Hartford, Conn.	10,000.00	14,700.00	10,000.00
“ “ “ “	10,000.00	14,700.00	10,000.00
Mfg & Financ'l Co's St'k, Louisville, Ky.	2,000.00	2,000.00	2,000.00
U. S. 5-20 Bonds, 1865.....	1,000.00	1,100.00	
“ “ 1867.....	1,000.00	1,100.00	
Ætna Fire Ins. Co. Stock, Hartf'd Ct..	4,000.00	6,600.00	4,000.00
“ “ “ “	10,000.00	16,500.00	10,000.00
Fourth National Bank Stock, N. Y....	1,000.00	1,100.00	4,000.00
National Trust Company Stock.....	500.00	500.00	
Chicago & N. W. R. R. Co's Stock....	2,000.00	1,840.00	
Penn. Central R. R. Co's Stock.....	1,000.00	1,200.00	2,000.00
Michigan Central R. R. Co's Stock....	1,300.00	1,482.00	
First Nat. Bank Stock, Hartford.....	1,000.00	1,470.00	
Meriden, Conn., Town Bonds.....	1,000.00	1,000.00	2,500.00
Penn. Central R. R. Stock.....	200.00	240.00	
Chicago & Alton R. R. Stock.....	1,500.00	1,770.00	
Rockville R. R. Bonds.....	14,000.00	14,000.00	12,000.00
National Exchange Bank Stock.....	6,450.00	7,740.00	5,300.00
Springfield, Mass., Water Bonds.....	3,000.00	3,000.00	2,600.00
Pitts., Ft. Wayne & Chicago R. R. Stock,	5,000.00	5,000.00	3,000.00
Lake Shore & Mich. Sou. R. R. Stock..	7,500.00	6,375.00	10,000.00
“ “ “ “	3,100.00	2,635.00	
Hartford & New Haven R. R. Stock...	2,500.00	4,000.00	
“ “ “ “	2,300.00	3,680.00	10,000.00
First National Bank Stock, Hartford..	10,000.00	14,700.00	
Atlantic Dock Co's Bonds.....	1,000.00	1,000.00	4,000.00
Mercantile National Bank Stock.....	2,000.00	2,400.00	
Secured note of Louis Gundlach.....	1,000.00	1,000.00	

	Par value.	Market value.	Amount loaned.
Hartford National Bank Stock.....	\$80,000.00	122,400.00	\$500,000.00
Farmers & Mechanics Bank Stock....	52,100.00	67,730.00	
Phoenix National Bank Stock.....	45,000.00	69,300.00	
State Bank Stock.....	25,000 00	30,000.00	
Ætna National Bank Stock.....	20,000.00	24,000.00	
American National Bank Stock.....	10,000.00	12,000.00	
City National Bank Stock.....	20,000.00	20,800.00	
First National Bank Stock.....	14,300.00	21,021.00	
Charter Oak National Bank Stock....	16,100.00	20,930.00	
National Exchange Bank Stock.....	25,000.00	38,250.00	
National Bank of Com. Stock, N. Y...	50,000.00	56,500.00	9,803.28
Metropolitan Bank Stock, N. Y.....	50,000.00	65,500.00	
Hartford & New Haven R. R. Stock...	70,000.00	112,000.00	
U. S. Bonds, 6s of 1881.....	500.00	572.00	
St. Louis City Bonds.....	2,000.00	2,000.00	
Ohio Canal Stocks.....	5,000.00	5,000.00	
Little Miami R. R. Co's Stock	2,500.00	2,500.00	
	\$624,950.00	\$838,497.00	\$626,203.28

Total amount Loaned.....	\$626,203.28
Premium Notes and Loans on policies now in force.....	9,285,065.38
Cost of Real Estate owned by the Company after deducting incumbrances.....	800,692.40

Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. Bonds, registered 6s of 1881.....	\$400,000.00	\$472,000.00
U. S. Bonds, registered 6s of 1881	700,000.00	826,000.00
“ “ 5-20s of 1865.....	1,200,000.00	1,375,000.00
“ “ 10-40s.....	100,000.00	109,875.00
“ “ currency 6s	500,000.00	576,250.00
Connecticut State Bonds.....	800,000.00	800,000.00
Tennessee State Bonds	20,000.00	12,750.00
City of Toledo, Ohio, Bonds.....	20,000.00	19,000.00
City of Terre Haute, Ind., Bonds.....	29,000.00	25,085.00
City of Fort Wayne, Ind., Bonds.....	100,000.00	75,000.00
City of Jackson, Mich., Water Bonds.....	110,000.00	99,000.00
City of Evansville, Ind., Water Bonds.....	300,000.00	255,000.00
City of Quincy, Ill., Bonds.....	250,000.00	187,500.00
City of Louisville, Ky., Sewer Bonds.....	200,000.00	182,500.00
“ “ “ Change of Gauge Bonds..	100,000.00	92,500.00
City of Evansville, Ind., Bonds.....	73,000.00	58,850.00
Conn. Trust and Safe Deposit Co's Stock.....	13,000.00	13,000.00
First National Bank Stock, Hartford.....	13,000.00	19,310.00
City National Bank Stock, Hartford.....	10,000.00	10,400.00
Ætna National Bank Stock, Hartford.....	2,500.00	3,000.00
Phoenix National Bank Stock, Hartford.....	1,500.00	2,310.00
Charter Oak National Bank Stock, Hartford.....	1,000.00	1,300.00
State Bank Stock, Hartford.....	1,000.00	1,200.00
Fourth National Bank Stock, New York.....	20,000.00	22,000.00
Hartford & New Haven R. R. Stock.....	16,000.00	23,700.00
Connecticut River R. R. Stock.....	5,000.00	6,975.00

Total Par and Market Value	\$4,985,000.00	\$5,269,505.00	\$5,269,505.00
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Cash in office of Company	\$9,040.08
Cash deposited in Banks and Trust Companies.....	1,202,175.11
Agents Balances	92,876.30
Interest due and accrued on Cash Loans and on Bonds owned by the Co.....	417,887.12
Interest accrued on Premium Loans and Notes.....	324,977.29
Rents for use of Company' property, or under sub-lease.....	3,000.00
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871.	87,425.56
Total Assets as above.....	\$31,978,401.66

II. LIABILITIES.

Claims for Death Losses in process of adjustment, or adjusted and not due.....	\$602,808.00
Claims for Death Losses and other policy claims resisted by the Company	69,000.00
Net present value of all policies and obligations in force Dec. 31, 1871, (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.)	25,597,289.00
Amount of all unpaid Dividends of surplus, percentages, bonus, or other description of profits due policy-holders....	26,173.92
Total Liabilities.....	\$26,295,270.92
Surplus as regards policy-holders	\$5,683,130.74

III. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$663,248.28
Received for renewal premiums during the year	6,304,486.62
Received for all other premiums.....	7,855.76
Total cash premium income.....	\$6,975,590.66
Cash received for interest upon cash loans.....	\$931,109.57
Received for interest upon Bonds owned and Div. on Stocks....	342,391.49
Received for interest upon premium notes or loans.....	650,707.08
Total interest and dividend income.....	1,924,208.14
Amount of Notes taken on account of new premiums.....	\$73,616.00
Amount of Notes taken on account of renewal premiums.....	754,285.25
Total note income.....	827,901.25
Total Income.....	\$9,727,700.05

IV. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$1,788,924.17
Paid on account of policies lapsed, surrendered, or purchased...	206,148.64
Cash paid for dividends to policy-holders.....	2,460,092.35
Total cash paid to policy-holders	\$4,455,165.16
Commissions to agents on first premiums	\$156,184.00
Commissions to agents on renewal premiums	496,304.96
Paid for Medical Examiners' fees	21,544.49
Salaries and other compensation of officers and employes, except agents and medical examiners.....	\$53,492.92
Total pay account	\$727,526.37

U. S. Taxes and Revenue Stamps; State and Local Taxes in State where organized (\$243,146.52); taxes, licenses, and fees in other States; total.....	\$308,732.79	
Cash paid for rents.....	3,300.00	
Total incidental expense account.....		312,032.79
Printing, stationery, and advertising.....		59,716.56
Total cash expenditures.....		<u>\$5,554,440.88</u>

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$4,342.66	
Notes and other premium obligations used in purchase of surrendered policies.....	455,815.46	
Notes and other premium obligations used in payment of dividends to policy-holders.....	2,472,020 45	
Notes and other premium obligations voided by lapse of policies.....	242,898.06	
Total premium note expenditures.....		\$3,175,076.63
Total expenditures.....		<u>\$8,729,517.51</u>

V. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$11,645,510.14	
Received during the year.....	827,901.25	
Total		\$12,473,411.39
Deductions during the year as follows:		
Obligations used in payment of losses and claims.....	\$4,342.66	
“ “ purchase of surrendered policies.....	455,815.46	
“ “ payment of dividends to policy-holders.....	2,472,020.45	
“ voided by lapse of policies.....	242,898.06	
“ redeemed by maker in cash.....	13,269.38	
Total reduction of premium-note account.....		3,188,346.01
Balance, Note Assets at end of the year.....		<u>\$9,285,065.38</u>

CHARTER OAK LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized and Incorporated May Session, 1850.]

JAMES C. WALKLEY, *President.*SAMUEL H. WHITE, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on Real Estate.....	\$3,644,950.28
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Conn. Valley R. R. Bonds.....	\$600,000.00	\$570,000.00	\$517,117.09
Willimantic Linen Co.....	17,500.00	21,000.00	17,000.00
Hartford City Gas Light Co.....	1,000.00	1,800.00	1,000.00
Other cash loans amply secured by personal security, and being temporary loans.....			135,541.70
	\$618,500.00	\$592,800.00	\$670,658.79

Total amount Loaned.....	\$670,658.79
Premium notes and loans on policies now in force.....	2,726,317.26
Value of Real Estate owned by the Company after deducting incumbrances....	840,900.10

Stocks and bonds owned by the Company.

	Par value.	Market value.
Hartford National Bank Stock.....	\$2,500.00	\$3,812.50
Phoenix National Bank Stock, Hartford.....	2,500.00	3,862.50
Farmers and Mechanics Bank Stock, Hartford...	2,500.00	3,300.00
Charter Oak Nat. Bank Stock, Hartford.....	2,500.00	3,275.00
City National Bank Stock, Hartford.....	2,500.00	2,575.00
Ætna National Bank Stock, Hartford.....	2,500.00	3,075.00
Conn. River Banking Co., Hartford.....	5,000.00	7,200.00
American National Bank Stock, Hartford.....	30,000.00	34,200.00
Hartford Trust Co. Stock.....	12,500.00	15,625.00
City National Bank Stock, Chicago, Ill.....	5,000.00	6,200.00
Merchants Bank Stock, St. Louis, Mo.....	1,750.00	1,750.00
Connecticut State Bonds.....	100,000.00	100,500.00
Conn. Valley R. R. Bonds.....	299,000.00	284,050.00
St. Charles, Mo., Bridge Bonds.....	20,000.00	21,000.00
Jefferson, Ill., County Bonds.....	30,000.00	30,000.00
Haddam, Conn., Town Bonds.....	37,000.00	37,000.00
Chester, Conn., Town Bonds.....	2,000.00	2,000.00
Essex, Conn., Town Bonds.....	5,000.00	5,000.00
Cromwell, Conn., Town Bonds.....	5,500.00	5,500.00
		\$569,925.00

Total Par and Market Value.....	\$569,925.00
Cash in office of Company.....	20,943.13
Cash deposited in Banks and Trust Companies.....	76,973.29
Interest due and accrued on Cash Loans and on Bonds owned by the Company.	243,746.92
Rents accrued for use of Company's property, or under sub-lease.....	2,650.00
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,	642,836.41
Present market value of Furniture, Safes, and Fixtures belonging to the Company, at 50 per cent. of the cost thereof.....	6,000.00

Total Assets, as above.....	\$9,455,901.18
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III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due, and other policy claims resisted by the Company.....	\$209,500.00	
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.)	8,920,707.00	
Amount of all unpaid Dividends of surplus, percentages, bonuses, or other description of profits due policy-holders....	74,624.30	
Total Liabilities except cash capital.....		\$9,204,831.30
Surplus as regards policy-holders.....		\$251,069.88

IV. INCOME.

Cash received for premiums during the year ending Dec. 31st, 1871; received for renewal premiums during the year; received for sale of annuities; all other premiums; total....	\$3,977,841.53	
Total premium income.....		\$3,977,841.53
Cash received for interest upon cash loans and other loans; received for interest upon bonds owned and div. on stocks....	\$289,917 05	
Received for Interest upon Premium Notes or Loans.....	175,260.15	
Received for use of Company's property, or under sub-lease....	5,722.97	
Total interest, dividend, and rent income.....		470,900.17
Total Income.....		\$4,448,741.70

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$713,544.95	
Cash paid for matured endowments.....	3,000.00	
Paid on account of Policies lapsed, surrendered or purchased...	935,805.38	
Cash paid for Dividends to Policy-holders.....	1,140,572.24	
Total paid to Policy-holders		\$2,792,922.57
Dividends to Stockholders.....		16,000.00
Commissions to agents on first prem's; on renewal prem's....	\$367,778.71	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents, and all other expenses except as per No. 12.....	106,025.22	
Medical Examiners' fees	15,827.00	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	36,600.00	
Total pay Account.....		526,230.93
U. S. Taxes and Revenue Stamps, \$3,188.16; State and local taxes in State where organized, and taxes, licenses, and fees in other States, \$25,471.47; total.....	\$28,659.63	
Total Incidental Expense Account		28,659.63
Paid for furniture, safes, and fixtures for home or agency offices.	\$2,116.04	
Charged to mark off value of furniture and to 50 per cent. of cost.	4,268.56	
Total.....		\$6,384.60
Total Expenditures.....		\$3,370,197.73

CONTINENTAL LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized and Incorporated July, 1862.]

SAMUEL E. ELMORE, *President*,FRANCIS D. DOUGLASS, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	120,000.00
Unpaid, but subscribed capital, for which subscribers notes, &c., are held.....	180,000.00

II. ASSETS.

Loans on Real Estate.....	\$138,650.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Fourth Nat. Bank Stock, New York ..	\$1,000.00	\$1,100.00	\$1,000.00
Ætna Life Ins. Co's Stock.....	1,000.00	3,000.00	3,000.00
Conn. Gen'l Life Ins. Co's Stock.....	5,000.00	5,000.00	1,800.00
Weed Sewing Machine Co's Stock....	5,000.00	16,000.00	7,000.00
Syracuse Coal and Salt Co's Bonds...	3,000.00	3,000.00	2,000.00
Ætna Fire Ins. Co's Stock.....	3,000.00	5,550.00	4,400.00
Conn. Gen'l Life Ins. Co's Stock.....	5,000.00	5,000.00	1,750.00
Pratt & Whitney Co's Stock.....	2,500.00	2,500.00 }	2,000.00
Conn. Gen'l Life Ins. Co's Stock.....	2,000.00	2,000.00 }	
Phoenix Ins. Co's Stock.....	5,000.00	8,200.00	6,000.00
Hartford Carpet Co's Stock.....	2,500.00	6,175.00	5,000.00
Note secured by mortgage.....	900.00	800.00	800.00
Weed Sewing Machine Co's Stock....	2,000.00	6,400.00	2,500.00
Ætna Fire Ins. Co's Stock.....	400.00	700.00	200.00
Single prem. policy, No. 22, for \$2,000, in force and assigned to Co. in their possession.....	837.00	837.00	600.00
Loan on Personal Security.....	1,000.00	1,000.00	1,000.00
	<u>\$40,137.00</u>	<u>\$67,262.00</u>	<u>\$39,050.00</u>
Total amount Loaned.....			\$39,050.00
Premium Notes and Loans on policies now in force.....			1,216,128.93

Stock and bonds owned by the Company.

	Par value.	Market value.
U. S. 5-20 Registered Bonds.....	\$100,000.00	\$112,250.00
U. S. 5-20 Coupon Bonds.....	10,000.00	11,275.00
U. S. 6s of 1881, Coupon Bonds.....	1,000.00	1,148.75
Connecticut State Bonds.....	30,000.00	30,150.00
Hartford City Bonds.....	11,500.00	11,212.50

	Par value.	Market value.	
Middletown Water Bonds.....	\$7,400.00	\$6,772.50	
Macoupin County Bonds.....	10,000.00	10,000.00	
Leavenworth County Bonds.....	10,000.00	10,000.00	
Indianapolis City Bonds.....	10,000.00	7,950.00	
Quincy City Bonds.....	10,000.00	7,400.00	
Jefferson County Bonds.....	10,000.00	8,500.00	
Terre Haute City Bonds.....	10,000.00	8,750.00	
Fort Wayne City Bonds.....	10,000.00	7,575.00	
Rock Island Town Bonds.....	10,000.00	8,750.00	
Indianapolis & Cincinnati R. R. Bonds.....	10,000.00	8,725.00	
Charter Oak National Bank Stock.....	3,600.00	4,788.00	
American National Bank Stock.....	20,000.00	25,200.00	
Hartford National Bank Stock.....	10,000.00	15,400.00	
Phoenix National Bank Stock.....	10,000.00	15,500.00	
Hartford Trust Co. Stock.....	6,200.00	7,626.00	
New Britain National Bank Stock.....	5,000.00	6,100.00	
Ætna National Bank Stock.....	8,200.00	9,286.00	
Farmers and Mechanics Bank Stock.....	13,000.00	17,290.00	
City National Bank Stock.....	600.00	630.00	
Exchange National Bank Stock.....	8,550.00	10,431.00	
Total Par and Market Value.....	\$335,050.00	\$362,709.75	\$362,709.75
Cash in office of Company.....			21,409.90
Cash deposited in Banks and Trust Companies.....			120,805.73
Interest accrued on cash loans and on bonds owned by the Company.....			7,159.24
Net amount deferred and outstanding prem's on policies in force Dec. 31, 1871..			285,433.28
Present market value of furniture, safes, and fixtures belonging to the Co.....			8,797.51
Total Assets.....			<u>\$2,200,144.34</u>

III. LIABILITIES.

Claims for Death Losses and Matured Endowments in process of adjustment, or adjusted and not due.....	\$32,566.66	
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	1,838,958.00	
Total Liabilities, except cash capital.....		\$1,871,524.66
Surplus as regards policy-holders.....		<u>\$328,619.68</u>

IV. INCOME.

Cash received for premiums during the year ending Dec. 31st, 1871, including cash received for renewal premiums.....	\$522,913.51	
Received for all other premiums.....	954.38	
Total premium income.....		\$523,867.89
Cash received for interest upon cash loans, and for interest upon bonds owned and dividends on stocks.....	\$37,058.90	
Received for interest upon premium notes or loans.....	67,068.10	
Discount on Claims paid in advance.....	679.75	
Total interest and dividend income.....		104,806.75

Cash from other Companies on account of losses or claims on policies of this Company re-insured.....	\$20,269.28	
Cash income from other sources, viz: Accrued int., \$7,159.24; market value of investments over cost, \$10,078.27; total...	17,237.51	
Miscellaneous cash income.....		\$37,506.79
Total note income.....		238,519.83
Total Income.....		<u>\$904,701.26</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$131,950.70	
Paid to other Companies for losses or claims on their policies re-insured by this Company.....	5,000.00	
Paid on account of policies lapsed, surrendered, or purchased...	16,677.84	
Cash paid for dividends to policy-holders.....	86,282.28	
Total paid to Policy-holders.....		\$239,910.82
Dividends to Stockholders.....		24,000.00
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$11,178.44	
Commissions to agents on first premiums; on renewal premiums; salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	154,114.20	
Medical Examiners' fees.....	9,436.77	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	15,939.83	
Total pay Account.....		190,669.24
U. S. Taxes and Revenue Stamps, \$1,330.67; taxes, licenses, and fees in other States, \$6,865.99; total.....	\$8,196.66	
Paid for rents (Home office).....	1,800.00	
Total Incidental Expense Account.....		9,996.66
Paid on account not itemized above, viz: charges, \$11,999.22; advertising, \$3,719.88; exchange, \$276.30; postage, \$2,762.33; stationery and printing, \$4,692.16; legal expenses, \$985.91; total.....	\$24,435.80	
Total.....		<u>24,435.80</u>
Total cash expenditures.....		<u>\$489,012.52</u>

Premium-Loan Disbursements.

Notes and other Premium obligations used in payment of losses and claims.....	\$4,214.03	
Notes and other Premium obligations used in purchase of surrendered policies.....	27,474.73	
Notes and other Premium obligations used in payment of dividends to policy-holders.....	13,227.02	
Notes and other Premium obligations voided by lapse of policies.....	25,689.29	
Total Premium Note Expenditures.....		\$70,605.07
Total Expenditures.....		<u>\$559,617.59</u>

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$1,049,844.93	
Received during the year.....	238,519.83	
Total.....		\$1,288,364.76
Deductions during the year as follows:		
Obligations used in payment of losses and claims.....	\$4,214.03	
Obligations used in purchase of surrendered policies.....	27,474.73	
Obligations used in payment of dividends to policy-holders.....	13,227.02	
Obligations voided by lapse of policies.....	25,689.29	
Redeemed by maker in cash.....	1,630.76	
Total reduction of Premium Note Account.....		72,235.83
Balance, Note Assets at end of the year.....		\$1,216,128.93

CONN. GEN. LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized and Incorporated June, 1865.]

EDWARD W. PARSONS, *President*.THOMAS W. RUSSELL, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	251,000.00
Unpaid, but subscribed capital, for which subscribers notes, &c., are held.....	249,000.00

II. ASSETS.

Loans on Real Estate.....	\$268,539.85
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Loans on Collaterals.

	Market value.	Amount loaned.
Ætna Fire Ins. Co's Stock.....	\$3,600.00	\$19,026.33
Hartford & New Haven R. R. Stock.....	3,200.00	
Adams' Express Co's Stock.....	900.00	
Conn. Gen. Life Ins. Co's Stock.....	1,500.00	
Travelers Ins. Co's Stock.....	1,120.00	
National Fire Ins. Co's Stock.....	3,000.00	
New York & New Haven R. R. Stock.....	1,420.00	
Providence & Fishkill R. R. Bonds.....	900.00	
Pettes County, Mo., Bonds.....	2,000.00	
Mil. & St. Paul R. R. Stock.....	5,800.00	
	\$23,440.00	
Total amount Loaned.....		\$19,026.33
Premium notes and loans on policies now in force.....		113,735.29

Stocks and bonds owned by the Company.

	Par value.	Market value.	
U. S. 5-20 Registered Bonds	\$80,000.00	\$86,400.00	
U. S. 5-20 Coupon Bonds.....	27,000.00	29,160.00	
Connecticut State Bonds.....	27,000.00	27,000.00	
Cook County, Ill., Bonds.....	5,000.00	5,000.00	
Chicago City Bonds.....	2,000.00	2,000.00	
Toledo City Bonds.....	10,000.00	10,000.00	
Hartford City Bonds.....	10,000.00	10,000.00	
Shoe and Leather Bank Stock, New York.....	3,300.00	5,115.00	
Merchants Exchange Bank Stock, New York....	2,500.00	2,500.00	
American National Bank Stock, Hartford.....	5,000.00	6,400.00	
Fourth National Bank Stock, New York	5,000.00	5,400.00	
Continental National Bank Stock, New York	5,000.00	4,900.00	
Charter Oak National Bank Stock, Hartford.....	4,000.00	5,280.00	
Phoenix National Bank Stock, Hartford.....	6,500.00	10,270.00	
Hartford National Bank Stock.....	5,000.00	7,800.00	
Cincinnati & Indianapolis R. R. Bonds.....	6,500.00	5,980.00	
Lake Shore R. R. Bonds.	5,000.00	5,050.00	
Hartford & New Haven R. R. Stock.....	900.00	1,440.00	
Total Par and Market Value.....	\$209,700.00	\$229,695.00	\$229,695.00
Cash in office of Company			8,549.08
Cash deposited in Banks and Trust Companies.....			52,091.76
Postage and Revenue Stamps.....			135.00
Interest accrued on cash loans and on bonds owned by the Company			9,362.59
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,			44,846.78
Present market value of Furniture, Safes, and Fixtures belonging to the Com-			
pany, at 50 per cent. of the cost thereof.....			1,000.00
Cash in hands of agents, due the Company, ledger balance secured by bonds ...			3,269.31
Loans on personal security only, bills receivable.....			3,225.87
Total Assets.....			\$753,476.86

III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	\$15,450.00	
Claims for Death Losses and other policy claims resisted by the Company	5,000.00	
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	555,017.00	
Total Liabilities, except cash capital.....		\$575,467.00
Surplus as regards Policy-holders.....		\$178,009.86

IV. INCOME.

Total premium income.....		\$239,289.83
Cash received for interest upon cash loans.....	\$22,433.11	
Received for interest upon bonds owned and dividends on stock..	14,001.06	
Received for interest upon premium notes or loans.....	6,675.07	
Total interest and dividend income.....		43,109.24

Cash from other Companies on account of losses or claims on policies of this Company re-insured.....	\$15,000.00
Cash income from other sources, viz: Sale of assets.....	1,880.71
Miscellaneous cash income	16,880.71
Total note income.....	42,294.29
Total Income.....	<u>\$341,574.07</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$75,834.00
Paid to other Companies for losses or claims on their policies re-insured by this Company.....	11,000.00
Paid on account of policies lapsed, surrendered, or purchased. . .	11,721.83
Cash paid for dividends to Policy-holders.....	4,477.50
Total paid to Policy-holders.....	\$103,033.33
Dividends to Stockholders.....	20,000.00
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$23,408.63
Commissions to agents on first prem's, and on renewal prem's ..	27,270.66
Salaries and traveling expenses of managers of agencies, and general, special, or local agents	6,800.00
Medical Examiners' fees	2,985.05
Salaries and other compensation of officers and employes, except agents and medical examiners.....	14,683.30
Total pay Account.....	95, 47.64
U. S. Taxes and Revenue Stamps; State and local taxes in State where organized; taxes, licenses, and fees in other States ..	\$4,222.20
Cash paid for rents, home offices and agencies	1,950.00
Total Incidental Expense Account.....	6,172.20
Cash paid for commuting commissions.....	\$500.00
Paid for furniture, safes, and fixtures for home or agency offices.	485.00
Paid on account not itemized above, viz: printing, stationery, and miscellaneous expenses.....	23,047.82
Total.....	24,032.82
Total cash Expenditures.....	<u>\$228,385.99</u>

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of dividends to policy-holders.....	\$11,010.40
Notes and other premium obligations voided by lapse of policies.	7,451.40
Total premium note expenditures.....	\$18,461.80
Total Expenditures	<u>\$246,847.79</u>

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$95,114.76
Received during the year.....	42,294.29
Total.....	<u>\$137,409.05</u>

Deductions during the year as follows:

Obligations used in payment of dividends to policy-holders.....	\$11,010.40	
“ voided by lapse of policies.....	7,451.40	
“ redeemed by maker in cash.....	5,211.96	
Total reduction of premium-note account.....		23,673.76
Balance, Note Assets at end of the year.....		\$113,735.29

HARTFORD LIFE AND ANNUITY INS. COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized and Incorporated May, 1866.]

WAREHAM GRISWOLD, *President.*

JAMES P. TAYLOR, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Loans on Real Estate.....	\$384,297.87
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
American Nat. Bank Stock, Hartford..	\$1,000.00	\$1,240.00	} \$11,000.00
Travelers Ins. Co's Stock, Hartford....	9,100.00	10,465.00	
St. Louis & So. Eastern R. R. 1st Mort. Bonds.....	10,000.00	9,200.00	9,000.00
Bonds, 1st Mort., of lands of the Utica Cement Co. of Chicago, Ill., situated in Lasalle County, Ill., W. F. Cool- baugh, Trustee.....	11,000.00	11,000.00	10,349.81
Demand loan, secured by first class en- dorser, who is the owner of Real Estate valued at \$200,000.....			4,500.00
Loans to the Co's agents, secured by the terms of their contracts.....			34,432.67
			\$69,282.48
Total amount Loaned.....			\$69,282.48

Stocks and Bonds owned by the Company:

	Par value.	Market value.	
U. S. Coupon 5-20 Bonds of 1867.....	\$3,500.00	\$4,130.00	
Jefferson County, Ill., Bonds.....	16,000.00	16,000.00	
Total Par and Market Value.....	\$19,500.00	\$20,130.00	\$20,130.00

Cash in office of Company	\$651.92
Cash deposited in Banks and Trust Companies.....	49,113.46
Postage and Revenue Stamps.....	250.00
Interest accrued on Cash Loans and on Bonds owned by the Company.....	8,157.00
Rents accrued for use of Company's property, or under sub-lease.....	500.00
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871.	184,821.27
Present market value of Furniture, Safes, and Fixtures belonging to the Company, at 50 per cent. of the cost thereof	7,785.55
Taxes due from non-resident stockholders, secured by lien on their stock, since collected	358.40
Total Assets.....	\$736,099.65

III. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	\$407,354.00
Amount of all unpaid Dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....	1,500.00
Total Liabilities except cash capital.....	\$408,854.00
Surplus as regards policy-holders	\$327,245.65

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$66,849.20
Received for renewal premiums during the year.....	138,269.29
Cash received for all other premiums.....	603.74
Total cash premium income.....	\$205,722.23
Cash received for interest upon cash loans; received for interest upon bonds owned and div. on stocks; received for interest upon other debts due the Company.....	\$30,388.25
Received for use of Company's property, or under sub-lease....	780.00
Total interest, dividend, and rent income.....	31,168.25
Received from other Companies on account of losses or claims on policies of this Company re-insured.....	\$1,000.00
Miscellaneous cash income.....	1,000.00
Total Income.....	\$237,890.48

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$33,169.00
Paid to other Companies for losses or claims on their policies re-insured by this Company.....	10,000.00
Paid on account of policies lapsed, surrendered, or purchased...	2,251.43
Cash paid for dividends to policy-holders.....	5,240.49
Total cash paid to Policy-holders.....	\$50,660.92
Dividends to Stockholders.....	12,000.00
Premiums (less rebate or commission) to other Companies for policies re-insured.....	\$5,414.89
Commissions to agents on first prem's; on renewal prem's.....	23,021.63

Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	13,441.29	
Paid for Medical Examiners' fees.....	3,891.87	
Salaries and other compensation of officers and employes, except agents and medical examiners	22,541.40	
Total pay Account.....		68,311.08
U. S. Taxes and Revenue Stamps, \$416.86; State and local taxes in State where organized; taxes, licenses, and fees in other states; total.....	\$3,312.83	
Cash paid for rents, home office.....	\$2,500.00	
Total Incidental Expense Account.....		5,812.83
Total.....		\$30,702.26
Total Cash Expenditures		\$167,487.09

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized and Incorporated May, 1851.]

EDSON FESSENDEN, *President.*

JAMES F. BURNS, *Secretary.*

I. CAPITAL.

Whole amount of guarantee capital authorized.....	\$100,000.00
Whole amount of guarantee capital actually paid up in cash.....	16,000.00
Unpaid, but subscribed guarantee capital, for which subscribers notes, &c., are held,	84,000.00

II. ASSETS.

Loans on Real Estate.....	\$2,551,050.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
City Nat. Bank Stock, Chicago, Ill ..	\$10,000.00	\$10,659.00	\$8,500.00
Endorsed demand Note.....			22,200.00
" " "			2,000.00
" " "			3,000.00
" " "			5,000.00
" " "			1,400.00
Note secured by Real Estate,			3,888.00
			\$45,988.00

Total amount Loaned.....	\$45,988.00
Premium Notes and Loans on policies now in force.....	3,368,674.03

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
U. S. Registered Bonds.....	\$245,000.00	\$282,975.00	
Charter Oak Nat. Bank Stock, Hartford.....	20,000.00	26,200.00	
First National Bank Stock, Hartford.....	20,000.00	29,800.00	
Ætna Nat. Bank Stock, Hartford.....	3,500.00	4,375.00	
Mercantile Nat. Bank Stock, Hartford.....	10,000.00	12,400.00	
American Nat. Bank Stock, Hartford.....	20,000.00	25,600.00	
Farmers and Mechanics Nat. B'k Stock, Hartford.	7,000.00	9,450.00	
Phoenix Nat. Bank Stock, Hartford.....	20,000.00	31,400.00	
First Nat. Bank Stock, Massilon, Ohio.....	10,000.00	12,500.00	
Toledo Nat. Bank Stock, Toledo, Ohio.....	25,000.00	32,500.00	
Hartford City Gas Light Co. Stock.....	4,975.00	8,955.00	
Indiana Central R. R. Bonds.....	8,000.00	8,000.00	
Southern Minn. R. R. Bonds.....	35,000.00	35,000.00	
Tennessee State Bonds.....	20,000.00	12,650.00	
Key City Gas Light Co. Bonds.....	18,000.00	18,000.00	
Total Par and Market Value.....	\$466,475.00	\$549,805.00	\$549,805.00
Cash in office of Company, and deposited in Banks and Trust Companies.....			262,141.90
Interest accrued on Cash Loans and on Bonds owned by the Company.....			83,970.72
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871.			483,105.45
Present market value of furniture, safes, and fixtures belonging to the Company, at 50 per cent of the cost thereof.....			12,232.18
Total Assets.....			<u>\$7,356,967.28</u>

III. LIABILITIES.

Claims for Death Losses in process of adjustment, or adjusted and not due.....	\$151,038.00	
Net present value of all policies and obligations in force Dec. 31, 1871, (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	5,988,364.00	
Other liabilities of the Company, viz: Amount due Merchants Ins. Co. for securities purchased from it, and which it is not in position to accept payment of at present.....	260,577.84	
Total Liabilities, except cash capital.....		\$6,469,626.61
Surplus as regards policy-holders.....		<u>\$887,340.67</u>

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$632,603.29	
Received for renewal premiums during the year.....	1,401,986.73	
Total cash premium income.....		\$2,034,590.02
Cash received for interest upon cash loans, and for interest upon bonds owned and dividends on stocks.....	\$219,170.34	
Received for interest upon premium notes or loans.....	194,284.34	
Total interest and dividend income.....		413,454.68
Amount of Notes taken on account of new premiums.....	\$127,480.00	
Amount of Notes taken on account of renewal premiums.....	560,231.44	
Total note income.....		687,711.44
Total Income.....		<u>\$3,135,756.14</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$652,590.57	
Paid on account of policies lapsed, surrendered, or purchased....	14,262.11	
Cash paid for dividends to policy-holders.....	663,654.22	
Total cash paid to policy-holders		\$1,330,506.90
Dividends to Stockholders.....		960.00
Premiums (less rebate or commission) to other Companies for policies re-insured	\$1,109.96	
Commissions to agents on first prem's; on renewal prem's	248,095.29	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	91,559.14	
Paid for Medical Examiners' fees	26,799.92	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	29,582.11	
Total pay account		397,146.42
U. S. Taxes and Revenue Stamps; State and Local Taxes in State where organized; taxes, licenses, and fees in other States.....	\$16,641.98	
Total incidental expense account.....		16,641.98
Paid for furniture, safes, and fixtures for home or agency offices.	\$5,371.43	
Printing, postage, and sundry expenses	81,129.04	
Total		86,500.47
Total cash expenditures.....		\$1,831,755.77

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$34,572.92	
Notes and other premium obligations used in purchase of surrendered policies	27,366.45	
Notes and other premium obligations used in payment of dividends to policy-holders	4,249.57	
Notes and other premium obligations voided by lapse of policies.	231,782.27	
Total premium note expenditures.....		\$297,971.21
Total expenditures.....		\$2,129,726.98

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$2,979,361.40	
Received during the year	687,711.44	
Total		\$3,667,072.84
Deductions during the year as follows:		
Obligations used in payment of losses and claims	\$34,572.92	
" " purchase of surrendered policies.....	27,366.45	
" " payment of dividends to policy-holders	4,249.57	
" voided by lapse of policies	231,782.27	
" redeemed by maker in cash.....	427.60	
Total reduction of premium-note account		298,398.81
Balance, Note Assets at end of the year.....		\$3,368,674.03

PUTNAM LIFE INSURANCE COMPANY.

LOCATED IN PUTNAM, CONN.

[Organized and Incorporated 1871.]

J. BRYDEN KENT, M. D, *President*.

WILLIAM H. WILLARD, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	20,000.00
Unpaid, but subscribed capital, for which subscribers notes, &c., are held.....	80,000.00

II. ASSETS.

Cash deposited in Banks and Trust Companies	20,000.00
Postage and Revenue Stamps.....	75.00
Interest accrued on Cash Loans and on Bonds owned by the Company.....	66.67
Present market value of Furniture, Safes, and Fixtures belonging to the Company, at 50 per cent. of the cost thereof.....	250.00
Total Assets.....	\$20,391.67

III. EXPENDITURES.

Cash advanced to agents or officers, to be repaid out of future salaries or commissions	\$525.00
Paid for furniture, safes, and fixtures for home or agency offices.....	1,000.00
Total Expenditures.....	\$1,525.00

TRAVELERS LIFE INSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized and Incorporated June 17th, 1863.]

JAMES G. BATTERSON, *President*.

RODNEY DENNIS, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	500,000.00

II. ASSETS.

Loans on Real Estate.....	\$605,848.47
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Stocks and bonds owned by the Company.

	Par value.	Market value.
U. S. 6s of 1881.....	\$9,000.00	\$10,620.00
U. S. 5-20s.....	304,000.00	351,120.00
Connecticut State Bonds.....	50,000.00	50,000.00

	Par value	Market value.	
Tennessee State Bonds.....	\$25,000.00	\$15,875.00	
Virginia State Bonds.....	31,800.00	17,808.00	
Elizabeth City Bonds.....	10,000.00	9,600.00	
Indianapolis City Bonds.....	10,000.00	7,500.00	
Chicago Water Loan Bonds.....	20,000.00	19,200.00	
New Britain Water Loan Bonds.....	5,000.00	5,000.00	
Mich. So. and North Ind. R. R. Bonds.....	10,000.00	9,800.00	
Indiana & Cincinnati R. R. Bonds.....	13,000.00	11,700.00	
Chicago & North Western R. R. Bonds.....	10,000.00	10,000.00	
Chicago, Rock Island & Pacific R. R. Bonds.....	10,000.00	10,300.00	
Mil. & St. Paul R. R. Bonds.....	10,000.00	9,500.00	
Des Moines Valley R. R. Bonds.....	10,000.00	9,000.00	
N. Y., Providence & Boston R. R. Bonds.....	10,000.00	9,500.00	
Lake Shore & Mich. Southern R. R. Bonds.....	1,000.00	1,010.00	
“ “ “ “ Scrip.....	800.00	800.00	
“ “ “ “ Stock.....	10,000.00	9,250.00	
American National Bank Stock.....	20,250.00	25,920.00	
City National Bank Stock.....	20,000.00	20,800.00	
Phoenix National Bank Stock.....	30,000.00	46,800.00	
Farmers & Mechanics Nat. Bank Stock.....	10,000.00	13,500.00	
Mercantile National Bank Stock.....	20,000.00	25,000.00	
Hartford National Bank Stock.....	10,700.00	16,692.00	
New Britain National Bank Stock.....	5,000.00	6,400.00	
Thames National Bank Stock.....	20,000.00	25,000.00	
Fourth National Bank Stock, New York.....	15,000.00	15,900.00	
American Exchange Nat. Bank Stock, N. Y.	10,000.00	10,900.00	
Merchants Exchange Nat. Bank Stock, N. Y.	10,000.00	9,600.00	
Metropolitan Nat. Bank Stock, N. Y.	10,000.00	13,100.00	
Nassau National Bank Stock, N. Y.	10,000.00	10,600.00	
Hartford Trust Company Stock.....	12,500.00	15,375.00	
Conn. Loan and Safe Deposit Co. Stock.....	10,000.00	10,300.00	
Railway Passengers Assurance Co. Stock.....	156,400.00	156,400.00	
Total Par and Market Value.....	\$919,450.00	\$989,870.00	\$989,870.00
Cash in office of Company.....			10,127.50
Cash deposited in Banks and Trust Companies.....			85,099.41
Postage and Revenue Stamps.....			187.94
Interest accrued on cash loans and on bonds owned by the Company.....			18,396.68
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,			164,110.60
Present market value of furniture, safes, and fixtures belonging to the Company,			
at 50 per cent. of the cost thereof.....			18,564.09
Advanced to officers or agents to be repaid out of future salaries or commissions.			5,879.46
Cash in hands of officers or agents, due the Company.....			14,901.42
Non-Resident tax.....			888.95
Total Assets.....			\$1,913,874.52

III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due.....	\$53,900.00
Claims for Death Losses and other policy claims resisted by the Company.....	53,000.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.).	1,017,015.00

Net present value of extra and special risks, including those on impaired lives.....	\$569.74	
Premium reserve on account of accident policies in force Dec. 31st, 1871.....	164,825.70	
Amount due on account of salaries, rents, and office expenses...	3,610.81	
Total Liabilities.....		\$1,292,921.25
Surplus as regards policy-holders.....		\$622,853.27

VI. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$689,218.40	
Received for renewal premiums during the year.....	261,859.14	
Received for all other premiums.....	1,136.97	
Total premium income.....		\$952,214.51
Cash received for interest upon cash loans.....	\$37,808.55	
Received for interest upon bonds owned and div. on stocks.....	55,850 00	
Received for use of Company's property, or under sub-lease....	3,500.00	
Discount on claims paid in advance	1,157.37	
Total interest, dividend, and rent income.....		98,315.92
Cash income from other sources, viz: Premium on gold, \$4,-785.95; interest from Banks, &c., \$4,265.42; profit from sale of investments, \$2,938.00; total	\$11,989.37	
Miscellaneous cash income.....		11,989.37
Total Income.....		\$1,062,519.80

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$248,917.59	
Paid on account of Policies lapsed, surrendered or purchased...	6,696.45	
Cash paid for Dividends to Policy-holders.....	3,156.90	
Total paid to Policy-holders.....		\$258,770.94
Dividends to Stockholders.....		50,000.00
Premiums (less rebate or commissions) to other Companies for policies re insured.....	\$4,236.04	
Commissions to agents on first premiums.....	145,818.15	
Commissions to agents on renewal premiums	12,502.25	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.	105,383.72	
Medical Examiners' fees	9,496.54	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	35,055.18	
Total pay Account.....		312,491.88
U. S. Taxes and Revenue Stamps, \$1,318.37; State and local taxes in State where organized, \$34.90; taxes, licenses, and fees in other States, \$9,867.73; total.	\$11,221.00	
Cash paid for rents.....	22,491.41	
Total Incidental Expense Account.....		33,712.41
Cash paid for commuting commissions.	\$1,900.00	
Paid for furniture, safes, and fixtures for home or agency offices.	431.62	

Paid on account not itemized above, viz: advertising, \$46,163.26; exchange, stamps, and express, \$14,219.04; books, blanks, and stationery, \$11,678.29; expenses, and agency and loss expenses, \$23,309.92; total.....	\$95,370.52
Total.....	97,702.14
Total Expenditures	\$752,677.37

RAILWAY PASSENGERS ASSURANCE COMPANY.

LOCATED IN HARTFORD, CONN.

[Organized and Incorporated May, 1865.]

JAMES G. BATTERSON, *President*.

CHARLES E. WILLARD, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	300,000.00

II. ASSETS.

Loans on Real Estate.....	\$40,000.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Travelers Ins. Co. Stock	\$1,000.00	\$1,150.00	\$1,000.00
Hartford & New Haven R. R. Stock ...	1,850.00	2,775.00	5,000.00
Phoenix Bank Stock	1,000.00	1,500.00	
P. F. W. & C. R. R. Stock	3,200.00	3,072.00	
Masonic Hall and Mechanics Fund St'ck, New York	12,000.00	12,000.00	10,000.00
Total amount Loaned.....			\$16,000.00

Stock and bonds owned by the Company.

	Par value.	Market value.
U. S. Registered 6s of 1881	\$50,000.00	\$56,875.00
U. S. 5-20s of 1867	36,200.00	41,811.00
“ “ of 1865	3,000.00	3,422.75
Connecticut Registered Bonds.....	50,000.00	50,000.00
“ Coupon Bonds.....	2,500.00	2,500.00
Hartford City Coupon Bonds.....	11,000.00	11,000.00
Springfield, Ill., 10 per cent. Bonds	12,000.00	12,000.00
Chicago Water Loan Bonds.....	10,000.00	9,800.00
J. C. C. E. Geisendorf Bonds	10,000.00	10,000.00
American Exchange National Bank Stock, N. Y..	10,000.00	11,300.00

	Par value.	Market value.	
Shoe and Leather National Bank Stock, N. Y....	\$6,600.00	\$9,240.00	
Merchants Exchange National Bank Stock, N. Y.	10,000.00	9,900.00	
Fourth National Bank Stock, N. Y.....	10,000.00	10,600.00	
City National Bank Stock, Hartford.....	20,000.00	20,600.00	
Hartford Trust Co. Stock.....	6,300.00	6,300.00	
25 per cent. paid Conn. Trust & Safe Deposit Co.	2,500.00	2,500.00	
L. S. & M. S. R. R. Stock.....	30,000.00	27,675.00	
“ “ “ 20 per cent. paid.....	2,400.00	2,400.00	
N. Y. C. & H. R. R. R. Stock.....	10,000.00	9,450.00	
Southern Minn. R. R. Bonds.....	10,000.00	9,000.00	
North Missouri R. R. Bonds.....	10,000.00	8,500.00	
Mil. & St. Paul R. R. Bonds.....	10,000.00	9,475.00	
Lake Shore R. R. Bonds.....	1,000.00	1,000.00	
Dub. & Sioux City R. R. Bonds.....	10,000.00	9,600.00	
Total Par and Market Value.....	\$333,500.00	\$344,948.75	\$344,948.75
Cash in office of Company.....			1,214.14
Cash deposited in Banks and Trust Companies.....			19,469.72
Interest accrued on cash loans and on bonds owned by the Company.....			1,700.00
Cash in hands of officers or agents, due the Company.....			10,000.00
Total Assets.....			<u>\$433,332.61</u>

III. LIABILITIES.

Claims for Death Losses and Matured Endowments in process of adjustment, or adjusted and not due.....	\$30,000.00	
Claims for Death Losses and other Policy Claims resisted by the Company.....	31,000.00	
Estimated amount required to re-insure the Company's risks....	15,000.00	
Due on account of salaries, rents, and office expenses.....	250.00	
For printing.....	500.00	
Total Liabilities, except cash capital.....		\$76,750.00
Surplus as regards policy-holders.....		<u>\$356,582.61</u>

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$148,855.38	
Total premium income.....		\$148,855.38
Cash received for interest upon cash loans.....	\$3,781.88	
Received for interest upon bonds owned and div. on stocks....	19,401.66	
Total interest and dividend income.....		23,183.54
Total Income.....		<u>\$172,038.92</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$25,937.33	
Total paid to Policy-holders.....		\$25,937.33

Dividends to Stockholders.....		\$29,800.00
Commissions to agents on first premiums.....	\$44,256.01	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	5,814.47	
Medical Examiners' fees, included in loss expenses.....	7,110.57	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	18,707.19	
Total pay Account.....		75,888.24
U. S. Taxes and Revenue Stamps, \$2,943.62; taxes, licenses, and fees in other States, \$5,312.30; total.....	\$8,255.92	
Paid for rents.....	3,140.00	
Total Incidental Expense Account.....		11,395.92
Paid for furniture, safes, and fixtures for home or agency offices.	\$889.05	
Paid on account not itemized above, viz: freight, \$947; adver- tising, \$7,029.12; exchange and postage, \$2,304.87; books, &c., \$2,160.51; tickets, \$1,516.87; agency expenses, \$850.08; equipment, \$2,700.78; returned prem's, \$85.82; total.....	17,595.05	
Total.....		18,484.10
Total Expenditures.....		\$161,505.59

LIFE INSURANCE COMPANIES OF OTHER STATES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
LIFE INSURANCE COMPANIES OF OTHER STATES,
DOING BUSINESS IN THIS STATE, SHOWING
THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1871.

AMERICAN POPULAR LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated May, 1866.]

T. S. LAMBERT, *President.*

EMERSON W. KEYES, *Secretary.*

Attorney in Connecticut, E. B. GOODSSELL, Bridgeport.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	150,000.00

II. ASSETS.

Loans on Real Estate.....	\$21,865.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.	
Mortgage on Village property, Stacy- ville, Mitchell Co., Iowa.....	\$1,713.03	\$1,713.03	\$1,713.03	
Mortgage on the north half part of lot No. 11, on the east side of First St., in the City of Troy, N. Y....	5,000.00	5,000.00	2,476.35	
	\$6,713.03	\$6,713.03	\$4,189.38	
Total amount Loaned.....				\$4,189.38
Premium notes and loans on policies now in force.....				57,256.57

Stocks and bonds owned by the Company.

	Par value.	Market value.	
U. S. 5-20 Bonds of 1862 and 1865	\$100,000.00	\$110,250.00	
“ “ of 1867.....	10,000.00	11,275.00	
“ “ of 1862.....	15,000.00	16,537.50	
New York State 7 per cent. Bonds.....	10,000.00	10,700.00	
New York 7 per cent. Bounty Bonds.....	10,000.00	10,700.00	
New York 7 per cent. Bounty Bonds.....	15,000.00	16,050.00	
Washington County, N. Y., Bonds.....	9,000.00	9,225.00	
Total Par and Market Value.....	\$169,000.00	\$184,737.50	\$184,737.50
Cash in office of Company			12,454.96
Cash deposited in Banks and Trust Companies.....			49,345.55
Postage and Revenue Stamps.....			16.50
Interest accrued on cash loans and on bonds owned by the Company			2,659.53
Interest accrued on premium loans and notes.....			4,106.84
Rents accrued for use of Company's property, or under sub-lease.....			3,209.40
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,			77,033.25

Present market value of Furniture, Safes, and Fixtures belonging to the Company, at 50 per cent. of the cost thereof.....	\$10,000.00
Present value of leases owned by the Company.....	5,000.00
Cash in hands of officers or agents, due the Company.....	11,562.29
Loans on personal security only, on bonds, \$5,169.69.....	16,588.21
Total Assets.....	<u>\$460,024.98</u>

III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	\$2,000.00
Claims for Death Losses and other policy claims resisted by the Company	1,000.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	380,614.00
Total Liabilities, except cash capital.....	<u>\$383,614.00</u>
Surplus as regards Policy-holders.	<u>\$88,290.57</u>

IV. INCOME.

Total premium income.....	\$138,906.98
Cash received for interest upon cash loans; received for interest upon bonds owned and div. on stocks; received for interest upon premium notes or loans; received for interest upon other debts due the Company; total.....	<u>\$11,291.78</u>
Total interest and dividend income.....	11,291.78
Total note income.....	<u>21,518.58</u>
Total Income.....	<u>\$171,717.34</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$29,754.00
Paid on account of policies lapsed, surrendered, or purchased. . .	2,483.08
Cash paid for dividends to Policy-holders, allowed as returns or dividends in advance at time of premium payments.....	<u>37,238.48</u>
Total paid to Policy-holders.....	\$69,475.56
Dividends to Stockholders.....	7,000.00
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$2,476.46
Commissions to agents on first prem's, and on renewal prem's ..	15,348.70
Salaries and traveling expenses of managers of agencies, and general, special, or local agents	8,600.00
Medical Examiners' fees	2,022.00
Salaries and other compensation of officers and employes, except agents and medical examiners.....	<u>14,710.76</u>
Total pay Account.....	50,157.92
U. S. Taxes, Postage, and Revenue Stamps, \$725 75; State and local taxes in State where organized, \$20; taxes, licenses, and fees in other States, \$356.12; total.....	<u>\$1,101.87</u>
Cash paid for rents... ..	<u>2,664.11</u>
Total Incidental Expense Account.....	<u>3,765.98</u>

Paid for furniture, safes, and fixtures for home or agency offices.	\$1,000.00	
Paid on account not itemized above, viz : advertising, \$3,717.69 ;		
other expenditures, \$7,630.59, total.....	11,348.28	
Total.....		\$12,348.28
Total Expenditures.....		\$135,747.74

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$39,838.94	
Received during the year.....	21,518.58	
Total.....		\$61,357.52
Deductions during the year as follows :		
Obligations redeemed by maker in cash.....	\$4,100.95	
Total reduction of premium-note account.....		4,100.95
Balance, Note and Loan Assets at end of the year.....		\$57,256.57

BERKSHIRE LIFE INSURANCE COMPANY.

LOCATED IN PITTSFIELD, MASS.

[Organized and Incorporated May, 1851.]

THOMAS F. PLUNKETT, *President.*EDWARD BOLTWOOD, *Secretary.*

Attorney in Connecticut, J. F. PEARL, Fair Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate.....	\$584,439.92
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Central Pacific R. R. Bonds.....	\$1,000.00	\$1,010.00	\$1,000.00
Agricultural National Bank Stock....	5,800.00	9,280.00	6,000.00
U. S. 5-20 Bonds.....	1,000.00	1,128.75	800.00
Stockbridge & Pittsfield R. R. Bonds..	1,500.00	1,500.00	1,000.00
U. S. 5-20 Bonds of 1865.....	1,000.00		
“ 10-40 “ 1864.....	1,000.00	2,200.00	650.00
First Nat. B'k Stock, So. Adams, Mass.	1,500.00	1,500.00	1,000.00
	\$12,800.00	\$16,618.75	\$10,450.00
Total amount Loaned.....			\$10,450.00

Premium notes and loans on policies now in force.....	\$170,914.53
Value of Real Estate owned by the Company after deducting incumbrances....	194,501.67

Stocks and Bonds owned by the Company :

	Par value.	Market value.	
U. S. 6 per cent. Registered Bonds of 1881.....	\$50,000.00	\$57,500.00	
“ 5-20 Registered Bonds of 1867.....	50,000.00	56,437.50	
“ “ Coupon Bonds of 1867.....	170,000.00	191,887.50	
“ 5 per cent. Coupon Bonds of 1874.....	15,000.00	16,425.00	
Pittsfield National Bank Stock ...	45,800.00	61,830.00	
Adams National Bank Stock.....	25,000.00	31,250.00	
Agricultural National Bank Stock.....	30,000.00	48,000.00	
City of Concord Bonds, 6 per cent. Gold.....	15,000.00	15,000.00	
North Adams Water Scrip, Coupon.....	43,000.00	43,000.00	
Berkshire County, Mass., Loan.....	110,000.00	110,000.00	
Town of Washington, Mass., Loan.....	2,000.00	2,000.00	
“ Pittsfield, Mass., Loan.....	5,000.00	5,000.00	
“ Cheshire, Mass., Loan.....	14,000.00	14,000.00	
Total Par and Market Value.....	\$574,800.00	\$652,330.00	\$652,330.00
Cash in office of Company, and deposited in Banks and Trust Companies.....			84,002.59
Interest accrued on Cash Loans and on Bonds owned by the Company.....			15,456.61
Interest accrued on premium loans and notes.....			5,711.54
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871.			59,512.77
Present market value of Furniture, Safes, and Fixtures belonging to the Company, at 50 per cent. of the cost thereof.....			3,000.00
Advanced to officers or agents to be repaid out of future salaries or commissions, secured by bonds of agents, with securities and liens upon their renewal commissions.....			31,704.17
Loans on personal security only, Notes, principal and two sureties.....			9,626.98
Paid for coal, to be repaid by tenants.....			949.96
Ledger account.....			151.48
Total Assets.....			\$1,822,752.22

III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due.....	\$8,000.00	
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	\$1,718,411.00	
Amount of all unpaid Dividends of surplus, percentages, bonuses, or other description of profits due policy-holders....	2,562.11	
Credits on Ledger.....	31.61	
Total Liabilities except cash capital.....		\$1,729,004.72
Surplus as regards policy-holders.....		\$93,747.50

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$96,731.63	
Received for renewal premiums during the year.....	385,113.75	
Total cash premium income.....		\$481,845.38

Cash received for interest upon cash loans.....	\$49,118.70	
Received for interest upon bonds owned and dividends on stocks.....	22,340.00	
Received for interest upon premium notes or loans.....	10,086.63	
Received for interest upon other debts due the Company.....	676.72	
Received for use of Company's property, or under sub-lease....	8,698.08	
Discount on claims paid in advance.....	916.55	
Total interest, dividend, and rent income.....		91,836.68
Notes or other obligations taken on account of new premiums ..	\$4,874.00	
“ “ “ “ “ renewal prem's..	19,828.36	
Total note income.....		\$24,702.36
Total Income.....		<u>\$598,384.42</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$113,977.25	
Paid on account of policies lapsed, surrendered, or purchased...	30,042.59	
Cash paid for dividends to policy-holders.....	43,532.16	
Total cash paid to Policy-holders.....		\$187,552.00
Dividends to Stockholders.....		1,875.38
Premiums (less rebate or commission) to other Companies for policies re-insured.....	\$3,726.26	
Commissions to agents on first premiums.....	18,526.25	
Commissions to agents on renewal premiums.....	26,921.68	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	1,059.60	
Medical Examiners' fees.....	3,013.90	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	10,668.70	
Total pay Account.....		63,916.39
U. S. Taxes and Revenue Stamps, \$502.38; State and local taxes in State where organized, \$4,037.84; taxes, licenses, and fees in other States, \$3,409.85, of which the sum of \$26.00 was paid in the State of Conn.....	\$7,950.07	
Cash paid for rents.....	6,967.66	
Total Incidental Expense Account.....		14,917.73
Paid on account not itemized above, viz: printing and advertis- ing, \$11,577.48; express, postage, office furniture, fuel, gas, &c., \$10,116.00; guarantee capital redeemed, \$2,500.00; pre- mium paid on U. S. Bonds, \$19,706.25; total.....	\$43,899.73	
Total.....		43,899.73
Total Cash Expenditures.....		<u>\$312,161.23</u>

Premium-Loan Disbursements.

Notes and other Premium obligations used in payment of losses and claims.....	\$3,270.75	
Notes and other Premium obligations used in payment of divi- dends to policy-holders.....	7,339.66	
Notes and other Premium obligations voided by lapse of policies.....	19,477.52	
Total Premium Note Expenditures.....		30,087.93
Total Expenditures.....		<u>\$342,249.16</u>

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$176,539.16	
Received during the year.....	24,702.36	
Revived during the year.....	3,403.76	
Total.....		\$204,645.28
Deductions during the year as follows:		
Obligations used in payment of losses and claims.....	\$3,270.75	
Obligations used in payment of dividends to policy-holders.....	7,339.66	
Obligations voided by lapse of policies.....	19,477.52	
Redeemed by maker in cash.....	3,642.82	
Total reduction of Premium Note Account.....		33,730.75
Balance, Note Assets at end of the year.....		\$170,914.53

BROOKLYN LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated July, 1864.]

CHRISTIAN W. BOUCK, *President*.WILLIAM M. COLE, *Secretary*.Attorney for Connecticut, EDWIN W. FRENCH, *Mystic*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$125,000.00
Whole amount of capital actually paid up in cash.....	125,000.00

II. ASSETS.

Loans on Real Estate.....	\$786,450.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
U. S. 5-20 Bonds of 1867.....	\$2,000.00	\$2,310.00	\$2,000.00
Hanover Fire Ins. Co., New York.....	1,500.00	1,725.00	1,500.00
	\$3,500.00	\$4,035.00	\$3,500.00

Total amount Loaned.....	\$3,500.00
Premium notes and loans on policies now in force.....	\$487,765.39

Stock and bonds owned by the Company.

	Par value.	Market value.	
U. S. Bonds, 6s of 1881.....	\$96,000.00	\$113,400.00	
“ “ 5-20s of 1862.....	30,000.00	33,225.00	
“ “ “ of 1867.....	35,000.00	40,425.00	
Virginia State Stock.....	40,000.00	24,200.00	
South Carolina Bonds, “ Old Issue”.....	50,000.00	25,200.00	
Total Par and Market Value.....	\$251,000.00	\$236,450.00	\$236,450.00

Cash in office of Company	\$70,725.05
Cash deposited in Banks and Trust Companies.....	6,730.77
Agents Ledger Balances, as per schedule X attached.....	19,745.42
Interest accrued on cash loans and on bonds owned by the Company.....	15,975.94
Interest accrued on premium loans and notes	17,212.62
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871..	53,638.81
Present market value of furniture, safes, and fixtures belonging to the Company, at 50 per cent. of the cost thereof.....	8,100.00
Total Assets	\$1,706,294.00

III. LIABILITIES.

Claims for Death Losses and Matured Endowments in process of adjustment, or adjusted and not due	\$29,600.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	1,546,562.00
Amount of all other liabilities of the Company	2,500.00
Total Liabilities, except cash capital	\$1,578,662.00
Surplus as regards policy-holders.....	\$127,632.00

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$141,825.14
Received for renewal premiums during the year	348,406.49
Cash received for all other premiums.....	1,625.79
Cash premiums from other Companies for re-insuring their risks.	415.60
Total premium income.....	\$492,273.02
Cash received for interest upon cash loans.....	\$45,051.44
Received for interest upon bonds owned and div. on stocks....	13,733.24
Received for interest upon premium notes or loans.....	29,737.63
Total interest and dividend income.....	88,522.31
Cash from other Companies on account of losses or claims on policies of this Company re-insured.....	\$5,000.00
Cash income from other sources, viz: Premium on Gold.....	2,055.62
Miscellaneous cash income	7,055.62
Notes or other obligations taken on account of new prem's....	\$219.73
Notes or other obligations taken on account of renewal prem's..	144,335.52
Total note income.....	\$144,555.25
Total Income.....	\$732,406.20

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$133,087.01
Paid on account of policies lapsed, surrendered, or purchased...	75,350.74
Cash paid for dividends to policy-holders.....	13,022.45
Total paid to Policy-holders.....	\$221,460.20
Dividends to Stockholders.....	13,750.00
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$8,573.25

Commissions to agents on first premiums.....	\$17,912.90	
Commissions to agents on renewal premiums.....	27,044.49	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	9,350.09	
Paid for Medical Examiners' fees.....	8,169.96	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	22,691.08	
Total pay Account.....		93,741.77
U. S. Taxes and Revenue Stamps, \$869.18; State and local taxes in State where organized; taxes, licenses, and fees in other states, of which most of the balance was paid in the States of Pa., N. C., Wis., Ga., Va., Mo., Ohio, and others.	\$6,500.60	
Cash paid for rents.....	13,271.86	
Total Incidental Expense Account.....		19,772.46
Cash paid for commuting commissions.....	\$27,894.47	
Paid for furniture, safes, and fixtures for home or agency offices.	1,276.79	
Printing and advertising, \$16,355.27; expense ac't, \$14,622.24; law expenses, \$3,369.63; interest on capital, \$8,750; total..	43,097.14	
Total.....		\$72,268.40
Total cash Expenditures.....		\$420,992.83

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$8,283.99	
Notes and other Premium obligations used in purchase of sur- rendered policies.....	111,904.39	
Notes and other premium obligations used in payment of divi- dends to policy-holders.....	28,342.81	
Total premium note expenditures.....		\$148,531.19
Total Expenditures.....		\$569,524.02

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$533,548.22	
Received during the year.....	144,555.25	
Total.....		\$678,103.47
Deductions during the year as follows:		
Obligations used in payment of losses and claims.....	\$8,283.99	
“ “ purchase of surrendered policies.....	111,904.39	
“ “ payment of dividends to policy-holders.....	28,342.81	
“ redeemed by maker in cash.....	41,806.89	
Total reduction of premium-note account.....		190,338.08
Balance, Note Assets at end of the year.....		\$487,765.39

CONTINENTAL LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated March 13th, 1866.]

JUSTUS LAWRENCE, *President.*J. P. ROGERS, *Secretary.*

Attorney for Connecticut, L. L. RICHARDS, New London.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate.....	\$540,100.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
U. S. 5-20 Bonds of 1867.....	\$50,000.00	\$57,937.50	\$50,000.00
Empire Mut. Life Ins. Co. Stock.....	11,000.00	11,000.00	9,000.00
Atlantic National Bank Stock.....	20,700.00	22,149.00	15,000.00
Dry Dock, East Broadway, and Battery R. R. Co. Mort. Bonds.....	10,000.00	10,000.00	7,000.00
Shoe and Leather Nat. Bank Stock....	17,600.00	28,160.00	11,000.00
Empire Mut. Life Ins. Co.	10,000.00	10,000.00	10,000.00
East River Nat. Bank Stock.....	23,200.00	25,056.00	10,000.00
Empire Mut. Life Ins. Co. Stock.....	8,000.00	8,000.00	8,000.00
U. P. R. R. Co. 6 per cent. Bonds.....	20,000.00	23,050.00	20,000.00
Atlantic National Bank Stock.	3,600.00	3,852.00	3,105.00
			\$143,105.00

Total amount Loaned.....	\$143,105.00
Premium Notes and Loans on policies now in force.	1,778,163.64
Value of Real Estate owned by the Company after deducting incumbrances....	810,000.00

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
U. S. 5-20 Bonds of 1865.....	\$100,000.00	\$114,250.00	
U. S. 5-20 Bonds of 1865.....	20,000.00	22,850.00	
Total Par and Market Value.....	\$120,000.00	\$137,100.00	\$137,100.00
Cash in office of Company.....			1,405.26
Cash deposited in Banks and Trust Companies.....			279,033.42
Interest accrued on Cash Loans and on Bonds owned by the Company.....			11,954.76
Interest accrued on Premium Loans and Notes.....			46,254.21
Rents accrued for use of Company's property, or under sub-lease.....			5,068.04
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871.			1,145,462.85
Amount due from other Companies on account of re-insured risks.....			18,250.00

Present market value of furniture, safes, and fixtures belonging to the Company, at 50 per cent of the cost thereof.....	\$16,590.24
Cash in hands of officers or agents, due the Company.....	45,393.77
Total Assets.....	<u>\$4,977,881.19</u>

III. LIABILITIES.

Claims for Death Losses in process of adjustment, or adjusted and not due.....	\$93,500.00
Claims for Death Losses and other Policy Claims resisted by the Company.....	10,000.00
Net present value of all policies and obligations in force Dec. 31, 1871, (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.)	4,516,434.00
Total Liabilities, except cash capital.....	\$4,619,934.00
Surplus as regards policy-holders	<u>\$357,947.19</u>

IV. INCOME.

Cash received for premiums during the year ending Dec. 31st, 1871; received for renewal premiums during the year.....	\$1,668,375.67
Cash premiums from other Co's for re-insuring their risks.....	10,867.12
Total cash premium income.....	\$1,679,242.79
Cash received for interest upon cash loans.....	\$4,721.62
Received for interest upon bonds owned and dividends on stock..	40,302.27
Received for interest upon premium notes or loans.....	101,909.10
Received for interest upon other debts due the Company.....	909.60
Received for use of Company's property, or under sub-lease....	29,059.67
Total interest, dividend, and rent income.....	176,902.26
Received from other Companies on account of losses or claims on policies of this Company re-insured.....	\$5,000.00
Miscellaneous cash income.....	5,000.00
Amount of Notes taken on account of new premiums; on account of renewal premiums.....	\$834,630.76
Total note income.....	834,630.76
Total Income.....	<u>\$2,695,775.81</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$468,611.90
Paid to other Companies for losses or claims on their policies re- insured by this Company.....	10,000.00
Cash paid to annuitants.....	2,828.50
Paid on account of policies lapsed, surrendered, or purchased...	153,271.76
Cash paid for dividends to policy-holders.....	106,931.45
Total cash paid to policy-holders	\$741,643.61
Dividends to Stockholders.....	7,035.00
Premiums (less rebate or commission) to other Companies for policies re-insured.....	\$5,548.74
Commissions to agents on first prem's; on renewal prem's	197,975.13

Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	\$97,702.67	
Paid for Medical Examiners' fees	38,547.93	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	65,596.53	
Total pay account		\$412,406.00
U. S. Taxes and Revenue Stamps, \$4,624.33; State and Local Taxes in State where organized, \$5,107.42; taxes, licenses, and fees in other States, \$15,003.19; total.....	\$24,734.94	
Cash paid for rents at agencies.....	22,500.00	
Total incidental expense account.....		47,234.94
Cash paid for commuting commissions.....	\$108,493.70	
Paid for furniture, safes, and fixtures for home or agency offices.....	3,329.96	
Paid on account not itemized above, viz: adv. and stationery....	36,706.38	
Chicago Relief fund, \$2,000; postage, \$1,403.40; Fire Ins., \$1,-841.74; counsel fees, \$3,326.61; agency ex., \$47,220.95; total.....	55,792.70	
Total.....		204,322.74
Total cash expenditures.....		\$1,405,607.29

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$15,419.40	
Notes and other premium obligations used in purchase of surrendered policies	165,198.25	
Notes and other premium obligations used in payment of dividends to policy-holders.....	192,050.76	
Notes and other premium obligations voided by lapse of policies.....	180,261.29	
Total premium note expenditures.....		\$552,929.70
Total expenditures.....		\$1,958,536.99

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$1,496,462.58	
Received during the year.....	834,630.76	
Total.....		\$2,331,093.34
Deductions during the year as follows:		
Obligations used in payment of losses and claims	\$15,419.40	
" " purchase of surrendered policies.....	165,198.25	
" " payment of dividends to policy-holders	192,050.76	
" voided by lapse of policies	180,261.29	
Total reduction of premium-note account		\$552,929.70
Balance, Note Assets at end of the year.....		\$1,778,163.64

COMMONWEALTH LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated Dec. 12th, 1868.]

SETH E. THOMAS, *President.*HENRY F. HOMES, *Secretary.*

Attorney for Connecticut, EDSON THOMAS, Plymouth.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000.00
Whole amount of capital actually paid up in cash.....	186,500.00

II. ASSETS.

Loans on Real Estate.....	\$147,000.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
U. S. Registered Bonds of 1881.....	\$25,000.00	\$28,625.00	\$25,000.00
U. S. 5-20 Coupons of 1865.....	32,000.00	35,920.00	32,000.00
“ “ “ 1867.....	5,000.00	5,800.00	5,000.00
“ “ “ 1862.....	10,000.00	11,000.00	10,000.00
Ave. C. R. R. Bonds.....	4,500.00	4,050.00	5,000.00
Tenth National Bank Stock.....	2,500.00	2,250.00	
Loaned to Co's Dep'ts (secured by bonds \$15,000 and value of business)....			12,390.00
Loaned on Endowment Policies.....	45,000.00	12,000.00	11,000.00
			\$100,390.00
Total amount Loaned.....			\$100,390.00
Premium notes and loans on policies now in force			20,168.75
Cash in office of Company.....			413.27
Loans to agents, secured by bonds and business.....			20,989.02
Cash deposited in Banks and Trust Companies.....			27,095.89
Interest accrued on cash loans and on bonds owned by the Company			3,223.96
Interest accrued on premium loans and notes			1,893.21
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,			85,738.97
Due from other Companies on account of re-insured risks.....			17,360.01
Advanced to officers or agents to be repaid out of future salaries or commissions, not secured.....			4,421.34
Total Assets.....			\$428,694.42

III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	\$13,500.00
Claims for Death Losses and other policy claims resisted by the Company	10,000.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.)	256,668.00

Amount of all unpaid Dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....	\$2,555.00	
Amount of unpaid dividends to stockholders.....	203.42	
Amount due on account of salaries, rents, and office expenses...	2,577.66	
Sundry open accounts.....	1,425.59	
Total Liabilities, except cash capital.....		\$276,929.67
Surplus as regards policy-holders.....		\$151,764.75

IV. INCOME.

Total cash premium income.....		\$193,807.46
Cash received for interest upon cash loans.....	\$878.48	
Received for interest upon bonds owned and div. on stocks.....	14,883.84	
Received for interest upon premium notes or loans.....	2,824.84	
Total interest and dividend income.....		18,587.16
Cash income from other sources, viz : Increased capital, (\$66,500.00.)		
Total note income.....		14,344.82
Total Income.....		\$226,739.44

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$27,958.67	
Paid on account of Policies lapsed, surrendered or purchased...	776.01	
Cash paid for Dividends to Policy-holders.....	3,390.99	
Total paid to Policy-holders.....		\$32,125.67
Dividends to Stockholders.....		8,196.58
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$7,967.29	
Commissions to agents on first prem's; on renewal prem's.....	18,697.75	
Medical Examiners' fees.....	3,618.30	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	14,384.00	
Total pay Account.....		52,863.92
U. S. Taxes and Revenue Stamps; State and local taxes in State where organized; taxes, licenses, and fees in other States	\$2,973.15	
Cash paid for rents.....	7,000.00	
Total Incidental Expense Account.....		9,973.15
Paid for furniture, safes, and fixtures for home or agency offices, stationery, and printing.....	\$7,792.90	
Paid on account not itemized above, viz: expense account, \$4,005.20; advertising, \$3,077.49; general agency expenses, \$7,829.35; total.....	\$14,912.04	
Total.....		\$22,704.94
Total Cash Expenditures.....		\$117,667.68

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of dividends to policy-holders.....	\$13,901.52	
Total premium note expenditures.....		\$13,901.52
Total Expenditures.....		\$131,569.20

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$19,725.45	
Received during the year.....	14,244.82	
Total.....		\$34,070.27
Deductions during the year as follows:		
Obligations voided by lapse of policies.....	\$13,901.52	
Total reduction of premium note account.....		13,901.52
Balance, Note Assets at end of the year.....		\$20,168.75

CRAFTSMEN'S LIFE ASSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated Sept. 5th, 1868.]

EDWARD A. LAMBERT, *President.*HENRY BELDEN, *Secretary.*

Attorney in Connecticut, DANIEL STRATTON, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on Real Estate.....	\$8,500.00
Premium notes and loans on policies now in force, and bills receivable.....	82,912.04

Stocks and bonds owned by the Company.

	Par value.	Market value.	
U. S. 6 per cent. Registered Currency Bonds, in Ins. Department, Albany.....	\$100,000.00	\$153,615.00	
do. do. in office.....	33,000.00		
U. S. 5-20s of 1867, Consols.....	17,000.00	19,210.00	
Total Par and Market Value.....	\$150,000.00	\$172,825.00	\$172,825.00
Cash in office of Company.....			1,473.48
Cash deposited in Banks and Trust Companies.....			10,832.37
Postage and Revenue Stamps.....			116.50
Interest accrued on Cash Loans and on Bonds owned by the Company; on pre- mium loans and notes.....			686.33
Net amount deferred and outstanding prem's on policies in force Dec. 31, 1871..			59,534.48
Present market value of Furniture, Safes, and Fixtures belonging to the Com- pany, at 50 per cent. of the cost thereof.....			7,329.61
Total Assets.....			\$344,209.81

III. EXPENDITURES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	\$6,000.00	
Claims for Death Losses and other policy claims resisted by the Company	15,000.00	
Net present value of all policies and obligations in force Dec 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	252,890.00	
Total Liabilities, except cash capital.		\$273,890.00
Surplus as regards policy-holders.....		\$70,319.81

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$52,434.45	
Received for renewal premiums during the year.....	112,392.85	
Total premium income.....		\$164,827.30
Cash received for interest upon cash loans; received for interest upon bonds owned and div. on stocks; received for interest upon premium notes or loans; received for interest upon other debts due the Company.....	\$12,360.91	
Total interest and dividend income.....		12,360.91
Total Income.....		\$177,188.21

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$48,700.00	
Paid on account of policies lapsed, surrendered, or purchased...	5,611.01	
Cash paid for dividends to policy-holders.....	7,030.30	
Total paid to policy-holders		\$61,341.31
Dividends to Stockholders.....		7,770.00
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$2,766.84	
Commissions to agents on first prem's; on renewal prem's.....	26,134.60	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents	16,515.94	
Medical Examiners' fees.....	5,391.41	
Salaries and other compensation of officers and employes, except agents and medical examiners	14,848.65	
Total pay Account.....		65,657.44
U. S. Taxes and Revenue Stamps; State and local taxes in State where organized; taxes, licenses, and fees in other States...	\$3,338.15	
Paid for rents.....	11,900.00	
Total Incidental Expense Account.....		15,238.15
Paid on account not itemized above, viz: advertising and printing; office expenses; postage, exchange, and interest.....	\$12,504.69	
Total.....		12,504.69
Total Expenditures.....		\$162,511.59

EQUITABLE LIFE ASSURANCE SOCIETY OF THE U. S.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated 1859.]

WILLIAM C. ALEXANDER, *President.*SAMUEL BORROWE, *Secretary.*

Attorney in Connecticut, CHARLES W. COOK, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate.....	\$9,529,812.50
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
U. S. 5-20s	\$22,400.00	\$24,752.00	\$22,200.00
“ 5 20s	2,200.00	2,486.00	2,000.00
“ 6s of 1881.....	2,000.00	2,300.00	2,000.00
“ 5-20s	1,000.00	1,100.00	1,000.00
“ 5-20s	1,200.00	1,353.00	1,020.00
“ 5-20s	2,000.00	2,200.00	2,000.00
“ 5-20s	500.00	550.00	500.00
“ 6s of 1881.....	25,000.00	28,750.00	50,000.00
“ 5-20s	15,000.00	16,793.00	
New York State Stock.....	10,000.00	10,700.00	
N. Y. Life and Trust Co's Stock	5,000.00	10,000.00	15,400.00
Brooklyn City Stock.....	18,000.00	18,270.00	
U. S. 5-20s	25,000.00	27,800.00	25,000.00
“ 5-20s	9,500.00	10,775.00	9,500.00
“ 5-20s	1,000.00	1,135.00	1,000.00
“ 5-20s	6,400.00	7,282.00	6,400.00
“ 5-20s	200.00	226.00	400.00
“ 10-40s	200.00	224.00	
“ 5-20s	1,000.00	1,130.00	1,000.00
“ 5-20s	8,000.00	9,040.00	8,000.00
“ 6s of 1881.....	3,000.00	3,450.00	2,500.00
Brooklyn City Stock.....	37,000.00	35,150.00	50,000.00
Queens County Bonds.....	20,000.00	20,000.00	
U. S. 5-20s	1,000.00	1,130.00	1,000.00
“ 5-20s	5,000.00	5,650.00	5,000.00
“ 10-40s	400.00	448.00	400.00
“ 5-20s	50,000.00	56,063.00	50,000.00
Balances of agents accounts, secured by collaterals	250,000.00	250,000.00	157,153.00
	\$522,000.00	\$548,757.00	\$413,473.00
Total amount Loaned			\$413,473.00

Value of Real Estate owned by the Company after deducting incumbrances, including property purchased under foreclosure.....	\$2,276,235.23
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Stocks and bonds owned by the Company.

	Par value.	Market value.	
U. S. 6s of 1881.....	\$60,000.00	\$70,966.50	
“ 5-20s	560,150.00	641,796.10	
New York State Stock.....	190,000.00	209,950.00	
“ City Stock.....	182,500.00	182,875.00	
Brooklyn City Stock	136,000.00	142,800.00	
Tennessee 6s	20,000.00	12,925.00	
Virginia Bonds.....	37,986.00	18,603.42	
Sharon Town Bonds	66,000.00	68,310.00	
South Carolina 6s.....	50,000.00	14,763.75	
Yonkers Town Bonds	5,000.00	5,146.00	
Florida Bonds.....	10,000.00	4,000.00	
Total Par and Market Value.....	\$1,317,636.00	\$1,372,135.77	\$1,372,135.77
Cash in office of Company			240,249.67
Cash deposited in Banks, Trust Companies, and other depositaries drawing int..			688,490.80
Postage and Revenue Stamps.....			361.50
Interest accrued on cash loans and on bonds owned by the Company			83,381.92
Rents accrued for use of Company's property, or under sub-lease			26,965.59
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,			758,193.00
Present market value of Furniture, Safes, and Fixtures belonging to the Com- pany, at 50 per cent. of the cost thereof.....			62,337.12
Cash in hands of agents, due the Company.....			559,289.80
Total Assets.....			\$16,010,925.90

III. LIABILITIES.

Claims for Death Losses due and unpaid.....	\$42,480.60
Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	196,000.00
Claims for Death Losses and other policy claims resisted by the Company	38,000.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	14,974,867.00
Amount of all unpaid dividends of surplus, percentages, bo- nuses, or other description of profits due policy-holders....	76,617.00
Other liability to policy-holders, not included above, viz: Ton- tine surplus fund.....	50,000.00
Total Liabilities, except cash capital.....	\$15,377,964.60
Surplus as regards Policy-holders.	\$632,961.30

IV. INCOME.

Cash received for premiums during the year ending Dec. 31st, 1871; received for renewal premiums during the year.....	\$6,769,481.34
Cash received for sale of annuities.....	12,695.75
Cash received for all other premiums.....	8,583.49
Total premium income.....	\$6,790,760.58

Cash received for interest upon bonds owned and div. on stocks.	\$668,666.03	
Cash received for interest upon other debts due the Company...	47,086.34	
Rents rec'd for use of Company's property, or under sub-lease..	105,724.14	
Total interest, dividend, and rent income.....		\$821,476.51
Total Income.....		\$7,612,237.09

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$1,584,275.77	
Cash paid to Annuitants.....	1,927.55	
Paid on account of policies lapsed, surrendered, or purchased. . .	807,587.34	
Cash paid for dividends to Policy-holders.....	1,065,549.71	
Total paid to Policy-holders.....		\$3,459,340.37
Dividends to Stockholders.....		7,830.00
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$8,386.38	
Commissions to agents on first prem's, and on renewal prem's ..	504,055.77	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	24,300.00	
Medical Examiners' fees.....	42,890.84	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	188,926.50	
Total pay Account.....		760,173.11
U. S. Taxes and Revenue Stamps, \$4,196.74; taxes, licenses, and fees in other states, \$33,299.88; total.....	\$37,496.62	
Cash paid for rents at agencies.....	7,947.87	
Total Incidental Expense Account.....		45,444.49
Cash paid for commuting commissions.....	\$84,344.46	
Paid on account not itemized above, viz: printing, advertising, and agency expenses, \$145,691.37; law and office expenses, \$70,706.09; postage, exchange, and express, \$24,715.04; sundry expenses, \$42,172.85; total.....	283,285.35	
Total.....		\$367,629.81
Total Expenditures.....		\$4,648,804.16

EMPIRE MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated Jan. 1st, 1869.]

G. HILTON SCRIBNER, *President.*SIDNEY W. CROFUT, *Secretary.*

Attorney in Connecticut, J. E. LINNELL of Norwich.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate.....	\$148,750.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Commonwealth Life Ins. Co. Stock.....	\$500.00		\$500.00
John Russell's Mfg. Co. Stock.....	1,000.00	\$850.00	500.00
National Trust Co. Stock.....	5,000.00		5,000.00
National Trust Co. Stock.....	1,000.00		1,000.00
Continental Life Ins. Co. Stock.....	5,000.00		5,000.00
Louisville, Ky., Chemical Works Stock.	3,150.00	2,362.00	2,000.00
Belleville & So. Ill. 1st Mort. Bonds....	1,000.00	980.00	500.00
Surety Bond.....	4,000.00		4,000.00
Bond secured by mortgage.....	462.00		462.00
Bond secured by mortgage.....	5,000.00		5,000.00
Lien on furniture.....		500.00	250.00
Bond secured by mortgage.....		10,000.00	8,000.00
	\$26,112.00	\$14,692.00	\$32,212.00
Total amount Loaned			\$32,212.00
Premium notes and loans on policies now in force.....			228,530.17

Stocks and Bonds owned by the Company :

	Par value.	Market value.	
U. S. 5-20 Bonds of 1865.....	\$70,000.00	\$84,000.00	
U. S. 5-20 Bonds of 1865.....	5,000.00		
U. S. 6 per cent. Currency Bonds.....	25,000.00	65,540.00	
U. S. 6 per cent. Currency Bonds.....	31,500.00		
Total Par and Market Value.....	\$131,500.00	\$149,540.00	\$149,540.00
Cash in office of Company.....			6,387.04
Cash deposited in Banks and Trust Companies.....			35,683.24
Postage and Revenue Stamps.....			50.00
Interest accrued on Cash Loans and on Bonds owned by the Company.....			2,239.98
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871.			239,906.90
Present market value of Furniture, Safes, and Fixtures belonging to the Company, at 50 per cent. of the cost thereof.....			10,690.18
Advanced to agents to be repaid out of future salaries or commissions.....			41,386.14
Cash in hands of agents, due the Company.....			10,515.28
Total Assets.....			\$905,890.93

III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due.....	\$42,500.00
Claims for Death Losses and other policy claims resisted by the Company.....	15,000.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	666 552.00
Due on account of salaries, rents, and office expenses.....	4,523.14

Due by the Company for borrowed money.....	\$2,981.63	
Due other Companies for re-insurance.....	1,055.13	
Total Liabilities except cash capital.....		\$732,611.90
Surplus as regards policy-holders.....		\$173,279.03

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$340,045.75	
Received for renewal premiums during the year.....	203,570.48	
Premiums from other Companies for re-insuring their risks....	15,377.82	
Total cash premium income.....		\$558,994.05
Cash received for interest upon cash loans.....	\$1,454.07	
Received for interest upon bonds owned and dividends on stocks.	12,728.58	
Received for interest upon other debts due the Company.....	195.50	
Received for use of Company's property, or under sub-lease....	705.02	
Discount on claims paid in advance.....	70.90	
Total interest, dividend, and rent income.....		15,154.07
Notes or other obligations taken on account of new premiums ..	\$96,725.39	
“ “ “ “ “ renewal prem's..	99,150.15	
Total note income..		\$195,875.54
Total Income.....		\$770,023.66

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$79,641.37	
Paid on account of policies lapsed, surrendered, or purchased...	23,937.32	
Total cash paid to Policy-holders.....		\$103,578.69
Dividends to Stockholders.....		7,000.00
Premiums (less rebate or commission) to other Companies for policies re-insured.....	\$17,162.53	
Commissions to agents on first premiums.....	82,121.58	
Commissions to agents on renewal premiums.....	16,128.86	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	45,247.43	
Medical Examiners' fees.....	16,794.37	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	42,930.95	
Total pay Account.....		220,385.72
U. S. Taxes and Revenue Stamps.....	\$6,614.84	
Cash paid for rents.....	21,135.17	
Total Incidental Expense Account.....		27,750.01
Cash paid for commuting commissions.....	\$52,381.76	
Advanced to agents or officers, to be repaid out of future salaries or commi-sions.....	38,556.72	
Paid for furniture, safes, and fixtures for home or agency offices.	5,058.59	
Paid on account not itemized above, viz: advertising, \$19,508.69; borrowed money, \$571; stationery and printing, \$25,013.26	45,092.95	
Total.....		141,090.02
Total Cash Expenditures.....		\$499,804.44

Premium-Loan Disbursements.

Notes and other Premium obligations used in payment of losses and claims.....	\$1,208.73	
Notes and other Premium obligations voided by lapse of policies.....	109,325.85	
Total Premium Note Expenditures.....		\$110,534.58
Total Expenditures.....		\$610,339.02

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$143,189.21	
Received during the year.....	195,875.54	
Total.....		\$339,064.75
Deductions during the year as follows:		
Obligations used in payment of losses and claims.....	\$1,208.73	
Obligations voided by lapse of policies.....	109,325.85	
Total reduction of Premium Note Account.....		110,534.58
Balance, Note Assets at end of the year.....		\$228,530.17

EMPIRE STATE LIFE INSURANCE COMPANY.

LOCATED IN WATERTOWN, N. Y.

[Organized and Incorporated April, 1869.]

GEORGE B. PHELPS, *President.*JOHN SHELDON, *Secretary.*

Attorney for Connecticut, A. MARVIN SHEW, M. D., Middletown.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate.....	\$133,594.65
Premium notes and loans on policies now in force.....	78,321.49
Notes taken for premiums on policies in force, on interest, indorsed, also secured by bonds due at bank 60 to 90 days.....	21,916.29

Stock and bonds owned by the Company.

	Par value.	Market value.
U. S. 5-20 Bonds, loan of March, 1865.....	\$2,200.00	
Jefferson County Bonds.....	1,266.00	
Total Par and Market Value.....	\$3,466.00	\$3,466.00

Cash in office of Company.....	\$8,360.23
Cash deposited in Banks and Trust Companies.....	13,991.93
Postage and Revenue Stamps.....	100.00
Interest accrued on cash loans and on bonds owned by the Company.....	5,207.53
Interest accrued on premium loans and notes.....	900.00
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871..	42,696.60
Present market value of furniture, safes, and fixtures belonging to the Company, at 50 per cent. of the cost thereof.....	952.00
Total Assets	\$309,507.65

III. LIABILITIES.

Claims for Death Losses and Matured Endowments in process of adjustment, or adjusted and not due.....	\$4,000.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	209,488.00
Amount of unpaid dividends to stockholders.....	490.00
Due on account of salaries, rents, and office expenses.....	1,904.00
Amount of all other liabilities of the Company.....	629.44
Total Liabilities, except cash capital.....	\$216,511.44
Surplus as regards policy-holders.....	\$92,995.28

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$68,149.25
Received for renewal premiums during the year.....	72,471.02
Cash premiums from other Companies for re-insuring their risks.....	2,500.00
Total premium income.....	\$143,120.27
Received for interest upon bonds owned and div. on stocks....	\$7,557.87
Received for interest upon premium notes or loans.....	6,360.66
Total interest and dividend income.....	13,918.53
Cash income from other sources.....	\$1,120.92
Miscellaneous cash income.....	1,120.92
Notes or other obligations taken on account of new prem's....	\$23,091.00
Notes or other obligations taken on account of renewal prem's..	30,000.00
Total note income.....	53,091.00
Total Income.....	\$211,250.72

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$17,767.82
Paid on account of policies lapsed, surrendered, or purchased...	1,803.36
Cash paid for dividends to policy-holders.....	751.00
Total paid to Policy-holders.....	\$20,322.18
Dividends to Stockholders.....	7,000.00
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$2,248.25
Commissions to agents on first premiums.....	20,220.51
Commissions to agents on renewal premiums.....	6,254.40

Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	\$21,600.09	
Paid for Medical Examiners' fees.....	4,868.87	
Salaries and other compensation of officers and employes, except agents and medical examiners	6,829.14	
Total pay Account.....		\$62,021.26
U. S. Taxes, Revenue Stamps, and postage, \$1,208.57; State and local taxes in State where organized, \$2,223.00; taxes, licenses, and fees in other states, \$344.15; total.....	\$3,775.72	
Cash paid for rents.....	2,358.27	
Total Incidental Expense Account.....		6,133.99
Cash paid for commuting commissions.....	\$1,520.00	
Paid for furniture, safes, and fixtures for home or agency offices.....	453.05	
Paid on account not itemized above, viz: advertising, \$815; stationery and printing, \$2,174.78; incidental office expenses, \$481.19; total	3,470.97	
Total.....		5,444.02
Total cash Expenditures.....		\$100,921.45

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$374.31	
Notes and other premium obligations used in payment of dividends to policy-holders.....	6,900.67	
Notes and other premium obligations voided by lapse of policies.....	18,621.49	
Total premium note expenditures		\$25,896.47
Total Expenditures.....		\$126,817.92

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$51,126.96	
Received during the year.....	53,091.00	
Total.....		\$104,217.96
Deductions during the year as follows:		
Obligations used in payment of losses and claims	\$374.31	
" " payment of dividends to policy-holders.....	6,900.67	
" voided by lapse of policies.....	18,621.49	
Total reduction of premium-note account		25,896.47
Balance, Note Assets at end of the year.....		\$78,321.49

GERMANIA LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated April 10th, 1860.]

HUGO WESENDONCK, *President.*CORNELIUS DOREMUS, *Secretary.*

Attorney for Connecticut, MAIER ZUNDER, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash	200,000.00

II. ASSETS.

Loans on Real Estate.....	\$3,044,947.40
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
U. S. 6 per cent. 5-20s of 1862	\$30,000.00	\$32,850.00	\$30,000.00
New York City 7 per cent. Stocks	5,000.00	5,125.00	4,500.00
Gold Coin	15,000.00	16,256.25	15,000.00
	<u>\$50,000.00</u>	<u>\$54,231.25</u>	<u>\$49,500.00</u>
Total amount Loaned.....			\$49,500.00

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
U. S. 5 per cent Registered Bonds of 1874.....	\$55,000.00	\$59,125.00	
“ 6 “ “ “ 1881.....	20,000.00	22,900.00	
“ 5 “ 10-40 Reg. Bds.	37,000.00	40,422.50	
“ 6 “ 5-20 “ of 1862.....	31,000.00	33,945.00	
“ 6 “ “ “ of 1865, n. i.	45,000.00	50,175.00	
“ 6 “ “ “ of 1867.....	170,000.00	191,250.00	
“ 6 “ “ “ of 1865, n. i. coup..	60,000.00	68,925.00	
“ 6 “ “ “ of 1867, coup.	80,000.00	92,700.00	
“ 6 “ “ “ of 1862.....	2,000.00	2,195.00	
“ 6 “ “ “ of 1865.....	9,000.00	9,990.00	
Virginia State 6 per cent. Reg. Bds, old and new..	30,000.00	17,250.00	
N. Y. City 7 per cent. Accl'd Debt Fund, '84, '86.	100,000.00	102,500.00	
“ “ Improvement Bonds of '89.	50,000.00	51,375.00	
“ “ Dock Bonds of 1901.....	50,000.00	52,500.00	
Brooklyn 7 per cent. Park Loan.....	50,000.00	50,250.00	
“ 6 per cent. Water Loan.....	15,000.00	14,325.00	
Total Par and Market Value	<u>\$804,000.00</u>	<u>\$859,827.50</u>	\$859,827.50
Cash in office of Company			3,445.09
Cash deposited in Banks and Trust Companies			86,887.54
Interest accrued on Cash Loans and on Bonds owned by the Company.....			56,617.07
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871.			393,940.51

Present market value of furniture, safes, and fixtures belonging to the Company,	
at 50 per cent of the cost thereof	\$1,732.66
Cash in hands of agents, due the Company, less doubtful debts.....	3,000.00
Total Assets.	\$4,499,898.37

III. LIABILITIES.

Claims for Death Losses due and unpaid.....	\$61,055.58
Claims for Death Losses in process of adjustment, or adjusted and not due.....	18,000.00
Claims for Death Losses and other Policy Claims resisted by the Company.....	20,310.00
Net present value of all policies and obligations in force Dec. 31, 1871, (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.)	3,991,869.00
Amount of all unpaid Dividends of surplus, percentages, bo- nuses, or other description of profits due policy-holders....	61,812.29
Total Liabilities, except cash capital.	\$4,153,046.87
Surplus as regards policy-holders	\$346,851.50

IV. INCOME.

Cash received for premiums during the year ending Dec. 31st, 1871; received for renewal premiums during the year.....	\$1,412,304.35
Cash received for sale of annuities.....	11,172.50
Cash received for all other premiums.....	8,116.31
Total cash premium income.	\$1,431,593.16
Cash received for interest upon cash loans.....	\$184,175.71
Received for interest upon bonds owned and dividends on stock..	50,362.40
Discount on claims paid in advance	568.42
Total interest and dividend income	235,106.53
Miscellaneous cash income.	115.37
Total Income.	\$1,666,815.06

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$380,738.77
Cash paid to annuitants.....	6,568.14
Paid on account of policies lapsed, surrendered, or purchased...	147,569.50
Cash paid for dividends to policy-holders.....	131,687.00
Total cash paid to policy-holders	\$666,563.41
Dividends to Stockholders, and interest on guarantee capital.	24,000.00
Commissions to agents on first prem's; on renewal prem's	\$113,355.21
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	\$49,088.41
Paid for Medical Examiners' fees	11,921.60
Salaries and other compensation of officers and employes, except agents and medical examiners.....	52,356.92
Total pay account	\$226,722.14

U. S. Taxes and Revenue Stamps; State and local taxes in State where organized; taxes, licenses, and fees in other States..	\$15,668.32	
Cash paid for rents	6,000.00	
Total incidental expense account.....		\$21,668.32
Cash paid for commuting commissions.....	\$34,319.60	
Paid for furniture, safes, and fixtures for home or agency offices.	358.27	
Paid on account not itemized above, viz: printing and advertising, \$13,328.41; stationery, \$828.64; postage stamps, \$1,015.12; sundries, \$9,942.91; total.....	25,118.08	
Total.....		59,795.95
Total expenditures.....		\$998,749.82

GLOBE MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated June, 1864.]

PLINY FREEMAN, *President.*

JAMES M. FREEMAN, *Secretary.*

Attorney for Connecticut, LEVI E. CURTIS, Bridgeport.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate.....	\$1,568,784.08
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Gebhard Fire Ins. Co. Stock.....	\$3,800.00	\$3,990.00	\$3,000.00
U. S. 6s of 1881.....	5,000.00	5,550.00	5,000.00
Central Park and N. & E. River R. R. Bonds.....	6,000.00	6,000.00	2,700.00
U. S. 5-20s of 1867.....	16,000.00	17,280.00	16,000.00
Brooklyn Public Park Loan.....	1,000.00	1,010.00	500.00
Mut. Prot. Life Ass. So. Guar. Stock..	25,000.00	25,000.00	20,000.00
“ “ “ “	6,000.00	6,000.00	5,000.00
“ Home ” Fire Ins. Co’s Stock.....	2,000.00	2,100.00	} 3,000.00
“ Humbolt ” Fire Ins. Co’s Stock.....	1,200.00	1,200.00	
U. S. 6s of 1881.....	3,000.00	3,330.00	3,000.00
American Fire Ins. Co’s Stock.....	10,000.00	10,000.00	10,000.00
Manufacturers and Traders Bank Stock.	10,000.00	10,000.00	9,000.00
Mut. Prot. Life Ass. So. Guar. Stock..	1,000.00	1,000.00	900.00
“ “ “ “	1,000.00	1,000.00	900.00
“ “ “ “	8,000.00	8,000.00	8,000.00

	Par value.	Market value.	Amount loaned.
Home Fire Ins. Co's Stock.....	\$5,000.00	\$5,250.00	\$9,200.00
U. S. 5-20s of 1867.....	4,500.00	4,884.00	
“ 6s of 1881.....	300.00	336.00	
Home Fire Ins. Co's Stock.....	2,700.00	2,835.00	2,700.00
	<u>\$111,500.00</u>	<u>\$114,765.00</u>	<u>\$98,900.00</u>

Total amount Loaned.....	\$98,900.00
Premium notes and loans on policies now in force	13,058.20

Stocks and bonds owned by the Company.

	Par value.	Market value.	
U. S. 6s of 1881.....	\$485,000.00	\$538,700.00	
U. S. 10-40s.....	40,000.00	43,600.00	
Brooklyn Soldiers Aid Fund Bonds.....	73,000.00	74,095.00	
“ Bushwick Ave. Bonds.....	25,000.00	25,250.00	
“ Public Park Bonds.....	100,000.00	101,000.00	
New York County Bounty Stock.....	10,000.00	10,150.00	
Astoria Town Bonds	6,280.39	6,280.39	
City of Richmond 8 per cent. Bonds	50,000.00	49,000.00	
Mississippi Warrants.....	10,000.00	9,000.00	
Long Island City Survey and Map Bonds.....	20,000.00	20,000.00	
New York City Bonds (Accumulated Debt of '85)	50,000.00	50,750.00	
Total Par and Market Value.....	<u>\$869,280.39</u>	<u>\$927,825.39</u>	\$927,825.39
Cash in office of Company.....			13,673.68
Cash deposited in Banks and Trust Companies, Nat. Park Bank.....			227,551.10
Postage and Revenue Stamps.....			256.93
Interest accrued on cash loans and on bonds owned by the Company			16,412.24
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,			299,915.08
Present market value of furniture, safes, and fixtures belonging to the Company,			
at 50 per cent. of the cost thereof.....			13,915.67
Cash in hands of officers or agents, due the Company.....			7,297.50
Difference between accounts deducted from items 12 and 13, and estimated ex-			
penses of collection.....			17,876.22
Total Assets.....			<u>\$3,205,466.09</u>

III. LIABILITIES.

Claims for Death Losses due and unpaid.....	\$6,000.00
Claims for Death Losses and Matured Endowments, in process	
of adjustment, or adjusted and not due	64,728.60
Net present value of all policies and obligations in force Dec. 31,	
1871 (re-insurance deducted) computed by the Connecticut	
Insurance Department (actuaries 4 per cent.).	3,036,836.00
Amount of all unpaid dividends of surplus, percentages, bonuses,	
or other description of profits due policy-holders, present	
value	28,573.72
Due on account of salaries, rents, and office expenses, estimated.	1,500.00
Due to officers or others for advances on account of expenses of	
organization.....	33,500.00
Total Liabilities, except cash capital.....	<u>3,171,138.33</u>
Surplus as regards policy-holders.....	<u>\$34,327.76</u>

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$373,490.89	
Received for renewal premiums during the year.	1,022,954.29	
Total premium income.....		\$1,396,445.18
Cash received for interest upon cash loans.....	\$99,599.52	
Received for interest upon bonds owned and div. on stocks.....	62,859.43	
Total interest and dividend income.....		162,458.95
Cash from other Companies on account of losses or claims on policies of this Company re-insured.....	\$10,000.00	
Cash income from other sources, viz: Sale of Bonds.....	533.65	
Miscellaneous cash income		10,533.65
Total Income.....		<u>\$1,569,437.78</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$342,874.73	
Paid to other Companies for losses or claims on their policies re-insured by this Company.....	5,000.00	
Cash paid to annuitants.....	2,020.00	
Paid on account of Policies lapsed, surrendered or purchased...	31,485.32	
Cash paid for Dividends to Policy-holders.....	250,024.62	
Total paid to Policy-holders.....		\$631,404.67
Dividends to Stockholders.....		11,305.00
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$7,950.59	
Commissions to agents on first prem's; on renewal prem's	173,875.59	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	16,080.67	
Medical Examiners' fees	13,829.11	
Salaries and other compensation of officers and employees, except agents and medical examiners.....	76,702.69	
Total pay Account.....		288,438.65
U. S. Taxes and Revenue Stamps, \$1,226.22; State and local taxes and fees in State where organized, \$115; taxes, licenses, and fees in other States, \$11,077.30, of which the sum of \$30 was paid in the State of Connecticut; total.....	\$12,418.52	
Cash paid for rents.....	25,863.45	
Total Incidental Expense Account		38,281.97
Cash paid for commuting commissions.....	\$2,976.12	
Paid for furniture, safes, and fixtures for home or agency offices.	2,124.32	
Paid on account not itemized above, viz: advertising, printing, stationery, office and legal expenses, postage, subscription and agency expenses.....	50,318.04	
Total.....		\$55,418.48
Total Cash Expenditures		<u>\$1,024,848.77</u>

HOME LIFE INSURANCE COMPANY.

LOCATED IN BROOKLYN, N. Y.

[Organized and Incorporated April 30th, 1860.]

WALTER S. GRIFFITH, *President.*GEORGE C. RIPLEY, *Secretary.*

Attorney in Connecticut, PHILIP POND, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$125,000.00
Whole amount of capital actually paid up in cash.....	125,000.00

II. ASSETS.

Loans on Real Estate.....	\$869,500.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
U. S. 5-20 Bonds.....	\$3,000.00	\$7,840.00	\$6,940.00
U. S. 1881 Bonds.....	4,000.00		
Brooklyn 7 per cent. Bonds.....	3,000.00	3,060 00	2,800.00
U. S. 5-20 Bonds.....	2,000.00	2,200 00	2,000.00
“ “ Bonds.....	1,000.00	1,100.00	1,000.00
“ “ Bonds.....	5,000.00	5,500.00	5,000.00
“ “ Bonds.....	15,000.00	16,500.00	15,000.00
Brooklyn City Gas Stock.....	1,250.00	5,937.00	4,500.00
Brooklyn Bank Stock.....	1,500.00		
Nassau National Bank Stock.....	2,000.00	8,000.00	5,000.00
Syracuse & Binghampton R. R. Bonds.	3,000.00		
Warren R. R. Bonds	5,000.00	3,000.00	400.00
Shoe and Leather Bank Stock.....	2,000.00		
	\$47,750.00	\$53,137.00	\$42,640.00
Total amount Loaned			\$42,640.00
Premium notes and loans on policies now in force			959,231.98
Value of Real Estate owned by the Company after deducting incumbrances....			170,000.00

Stocks and bonds owned by the Company.

	Par value.	Market value.
U. S. 5-20 Bonds.....	\$184,500.00	\$205,700.00
U. S. 1881 Bonds.....	56,000.00	64,400.00
New York State 7 per cent. Bonds.....	50,000.00	53,000.00
Kings County Bonds.....	101,000.00	101,000.00
Brooklyn City Bonds.....	329,000.00	333,920.00
Total Par and Market Value.....	\$720,500.00	\$758,020.00
Cash in office of Company, and deposited in Banks and Trust Companies.....		80,305.72
Interest accrued on Cash Loans and on Bonds owned by the Company.....		9,407.78

Rents accrued for use of Company's property, or under sub-lease.....	\$840.00
Net amount deferred and outstanding prem's on policies in force Dec. 31, 1871..	112,216.50
Total Assets.....	\$3,002,161.98

III. EXPENDITURES.

Claims for Matured Endowments due and unpaid.....	\$30,000.00
Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	19,000.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	2,677,397.00
Total Liabilities, except cash capital.	\$2,726,397.00
Surplus as regards policy-holders.....	\$275,764.98

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$62,122.01
Received for renewal premiums during the year.....	458,979.58
Cash received for sale of annuities.....	500.00
Received for extra premiums.....	742.55
Total premium income.....	\$522,344.14
Cash received for interest upon bonds owned and div. on stocks.	\$98,558.38
Received for interest upon premium notes or loans.....	61,976.65
Received for use of Company's property, or under sub-lease....	2,955.17
Total interest, dividend, and rent income.	163,490.20
Total cash income.	685,834.34
Notes or other obligations taken on account of new prem's.....	\$7,433.32
“ “ “ “ renewal prem's...	309,055.03
Total note income.....	316,488.35
Total Income.....	\$1,002,322.69

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$134,792.91
Cash paid to annuitants.....	2,347.23
Paid on account of policies lapsed, surrendered, or purchased...	31,910.64
Cash paid for dividends to policy-holders.....	34,225.84
Total paid to policy-holders	\$203,276.62
Dividends to Stockholders.....	15,000.00
Commissions to agents on first prem's; on renewal prem's.....	\$69,175.95
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	17,510.60
Medical Examiners' fees.....	4,588.13
Salaries and other compensation of officers and employes, except agents and medical examiners	36,810.75
Total pay Account.....	128,085.43
U. S. Taxes and Revenue Stamps, \$310; taxes, licenses, and fees in other States, \$5,493.03; total	\$5,803.03
Paid for rents of agencies and agency charges.....	14,800.33
Total Incidental Expense Account.....	20,603.36

Paid for furniture and safes for home offices	\$94.84
Paid on account not itemized above, viz: printing, advertising, stationery, law expenses, traveling expenses, and office ex- penses	12,572.29
Total	\$12,667.13
Total cash expenditures	\$379,632.54

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims	\$6,907.09
Notes and other premium obligations used in purchase of sur- rendered policies	98,642.45
Notes and other premium obligations used in payment of divi- dends to policy-holders	164,948.99
Total premium note expenditures	\$270,498.53
Total Expenditures	\$650,131.07

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year	\$961,215.55
Received during the year	316,488.35
Total	\$1,277,703.90
Deductions during the year as follows:	
Obligations used in payment of losses and claims	\$6,907.09
" " purchase of surrendered policies	98,642.45
" " payment of dividends to policy-holders	164,948.99
" redeemed by maker in cash	47,973.39
Total reduction of premium-note account	\$318,471.92
Balance, Note Assets at end of the year	\$959,231.98

HOPE MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated Oct. 30th, 1869.]

HENRY A. JONES, *President.*CHARLES H. DEWEY, *Secretary.*

Attorney in Connecticut, LINUS BIRDSEY, Meriden.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$250,000.00
Whole amount of capital actually paid up in cash	215,500.00

II. ASSETS.

Loans on Real Estate.....	\$12,000.00
Premium notes and loans on policies now in force.....	114,796.32
Bills receivable, secured by policies and business	13,780.81

Stocks and bonds owned by the Company.

	Par value.	Market value.	
U. S. 5-20 Bonds of 1868.....	\$48,000.00	\$55,680.00	
“ “ “ 1867.....	25,000.00	28,968.75	
“ “ “ 1865, new	25,000.00	28,750.00	
“ Currency Sixes.....	43,000.00	49,718.75	
N. Y. State Enlargement Bonds of July 1st, 1872..	30,000.00	31,500.00	
“ “ Bounty Loan of April 7th, 1877.....	15,000.00	15,975.00	
Total Par and Market Value.....	\$186,000.00	\$210,592.50	\$210,592.50
Cash in office of Company			6,504.79
Cash deposited in Banks and Trust Companies			15,346.32
Postage and Revenue Stamps.....			75.00
Interest accrued on cash loans and on bonds owned by the Company			220.93
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,			161,674.11
Amounts due from other Companies on account of re-insured risks.....			7,162.65
Present market value of Furniture, Safes, and Fixtures belonging to the Com- pany, at 50 per cent. of the cost thereof.....			9,517.10
Advanced to officers or agents to be repaid out of future salaries or commissions.			12,769.65
Total Assets.....			<u>\$564,440.18</u>

III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	\$29,788.70
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	364,390.00
Amount due on account of salaries, rents, and office expenses...	4,466.11
Other liabilities of the Company, viz: Deductions from liens when amounts of said liens are in excess of reserve, say \$7,- 389, at 4½ per cent.; due other Companies for re-insurance, \$10,691.26; bills payable, \$11,957.11; sundries, \$4,972.35; surrender values on policies adjusted but not due, \$748.92; total.....	35,758.64
Total Liabilities, except cash capital.....	<u>\$434,403.45</u>
Surplus as regards Policy-holders.	<u>\$130,036.73</u>

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$171,126.95
Received for renewal premiums during the year	87,651.04
Premiums from other Companies for re-insuring their risks.....	1,619.34
Total premium income.....	<u>\$260,397.33</u>
Cash received for interest upon bonds owned and div. on stocks.	\$7,110.78

Received for interest upon premium notes or loans.....	\$12,495.36	
Total interest and dividend income.....		\$19,606.14
Notes or other obligations taken on account of new premiums..	\$69,758.56	
“ “ “ “ “ renewal prem's..	28,696.41	
Total note income.....		98,454.97
Total Income.....		<u>\$378,458.44</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$51,091.56	
Cash paid to Annuitants.....	950.00	
Paid on account of policies lapsed, surrendered, or purchased. .	3,135.52	
Total paid to Policy-holders.....		\$55,177.08
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$2,180.02	
Commissions to agents on first prem's, and on renewal prem's..	52,686.39	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	21,187.44	
Medical Examiners' fees.....	11,222.54	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	30,032.81	
Total pay Account.....		117,309.20
U. S. Taxes and Revenue Stamps, \$1,088.40; taxes, licenses, and fees in other states; total.....	\$4,802.18	
Cash paid for rents.....	16,760.42	
Total Incidental Expense Account.....		21,562.60
Cash paid for commuting commissions.....	\$38,186.46	
Advanced to agents or officers, to be repaid out of future salaries or commissions.....	12,769.65	
Paid for furniture, safes, and fixtures for home or agency offices.	4,763.11	
Paid on account not itemized above, viz: advertising, \$4,775.41; exchange and postage, \$1,925.38; stationery and printing, \$12,419.65; traveling expenses, \$6,439.79; sundry expenses, \$10,996.52; total.....	36,556.75	
Total.....		92,275.97
Total cash expenditures.....		<u>\$286,324.85</u>

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$802.63	
Notes and other premium obligations used in purchase of surren- dered policies.....	7,729.71	
Notes and other premium obligations used in payment of divi- dends to policy-holders.....	5,925.31	
Notes and other premium obligations voided by lapse of policies.	35,696.82	
Total premium note expenditures.....		\$50,154.47
Total Expenditures.....		<u>\$336,479.32</u>

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$66,495.82	
Received during the year.....	98,454.97	
Total.....		\$164,950.79
Deductions during the year as follows:		
Obligations used in payment of losses and claims.....	\$802.62	
Obligations used in purchase of surrendered policies.....	7,729.71	
Obligations used in payment of dividends to policy-holders.....	5,925.31	
Obligations voided by lapse of policies.....	35,696.82	
Total reduction of premium note account.....		50,154.47
Balance, Note Assets at end of the year.....		\$114,796.32

HOMEOPATHIC MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated July 18th, 1868.]

D. D. T. MARSHALL, *President.*FRANK B. MAYHEW, *Secretary.*

Attorney in Connecticut, CHAS. G. WIGHTMAN, Bristol.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000.00
Whole amount of capital actually paid up in cash.....	175,000.00

II. ASSETS.

Loans on Real Estate.....	\$65,373.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
U. S. 5-20s of 1867.....	\$6,000.00	\$11,010.00	\$10,000.00
" " of 1862.....	3,500.00		
" 10-40s.....	500.00		
" 5-20s of 1867.....	25,000.00	28,000.00	25,000.00
	\$35,000.00	\$39,000.00	\$35,000.00

Total amount Loaned.....	\$35,000.00
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Premium notes and loans on policies now in force.....	6,634.31
Value of Real Estate owned by the Company after deducting incumbrances....	825.00

Stocks and Bonds owned by the Company:

	Par value.	Market value.	
U. S. 10-40 Bonds, Loan of March 3d, 1864, Reg..	\$100,000.00		
" " " " " " Comp.	41,000.00	\$157,990.00	
Town of Arcadia, N. Y., Bonds.....	15,000.00	15,000.00	
Town of Sodus, N. Y., Bonds.....	10,000.00	10,000.00	
Total Par and Market Value.....	\$166,000.00	\$182,990.00	\$182,990.00

Cash in office of Company	\$6,150.55
Cash deposited in Banks and Trust Companies.....	13,399.97
Interest accrued on Cash Loans and on Bonds owned by the Company.....	2,368.80
Interest accrued on premium loans and notes	232.22
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871.	46,279.64
Due from other Companies on account of re-insured risks.....	353.86
Present market value of Furniture, Safes, and Fixtures belonging to the Com- pany, at 50 per cent. of the cost thereof	1,622.33
Cash in hands of officers or agents, due the Company.....	11,522.13
Judgments for debts rendered in favor of the Company.....	1,093.43
Loans on personal security only.	472.32
Total Assets.	\$374,317.56

III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	\$1,500.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	318,412.00
Due agents and others.....	32.35
Total Liabilities except cash capital.	\$319,944.35
Surplus as regards policy-holders	\$54,373.21

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$61,918.07
Received for renewal premiums during the year.....	133,060.17
Total cash premium income.	\$194,978.24
Cash received for interest upon cash loans.....	\$4,597.40
Received for interest upon bonds owned and dividends on stocks.	10,405.33
Received for interest upon premium notes or loans.....	877.91
Received for interest upon other debts due the Company.....	900.92
Total interest and dividend income.	16,781.56
Cash from other Companies on account of losses or claims on policies of this Company re-insured.....	\$2,500.00
Miscellaneous cash income.....	2,500.00
Total Income.	\$214,259.80

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$40,617.76
Paid on account of policies lapsed, surrendered, or purchased...	18,694.64
Cash paid for dividends to Policy-holders.....	8,159.57
Total cash paid to Policy-holders.	\$67,471.97
Dividends to Stockholders.....	10,500.00
Premiums (less rebate or commission) to other Companies for policies re-insured.....	\$5,415.99
Commissions to agents on first premiums.....	13,486.95
Commissions to agents on renewal premiums.....	5,313.05

Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	\$8,435.82	
Medical Examiners' fees.....	3,762.50	
Salaries and other compensation of officers and employes, except agents and medical examiners	12,946.62	
Total pay Account		\$59,860.93
U. S. Taxes and Revenue Stamps, \$965.40; State and local taxes in State where organized, \$44.30; taxes, licenses, and fees in other States, \$848.03, of which the sum of \$50 was paid in the State of Connecticut; total.....	\$1,857.73	
Cash paid for rents.....	3,700.00	
Total Incidental Expense Account.....		5,557.73
Cash paid for commuting commissions.....	\$2,889.63	
Paid on account not itemized above, viz: postage and exchange, \$1,345.84; advertising, \$4,095.62; printing and stationery, \$4,951.97; office expenses, &c., \$3,400.82; interest, \$250.56; profit and loss account, \$1,622.58; total.....	15,667.39	
Total		18,557.02
Total Cash Expenditures		\$151,447.65

JOHN HANCOCK MUTUAL LIFE INS. COMPANY.

LOCATED IN BOSTON, MASS.

[Organized and Incorporated April 21st, 1862.]

GEORGE P. SANGER, *President*.

GEORGE B. AGER, *Secretary*.

Attorney in Connecticut, THOMAS E. PACKER, Mystic Bridge.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate.....	\$649,040.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
U. S. 5-20 Bonds.....	\$500.00	\$561.25	\$1,000.00
John Hancock Mutual Life Ins. Co's Guarantee Stock.....	500.00	500.00	
Hide and Leather Nat. Bank Stock..	27,100.00	38,211.00	26,500.00
Vt. Central and Vt. & Canada 8 per cent. Bonds.....	15,000.00	15,075.00	14,500.00

	Par value.	Market value.	Amount loaned.
Union Pacific R. R. Land Grant	2,000.00	1,600.00	\$600.00
Chi. Burl'n & Quincy R. R. Stock...	5,200.00	6,760.00	} 25,000.00
Lawrence, Leavenworth & Galveston R. R. Bonds.....	18,000.00	16,560.00	
St. Joseph & C. Bluff R. R. Bonds..	7,000.00	6,720.00	
" " " "	5,000.00	4,600.00	
Burlington & Mo. River R. R. (Ne- braska) Bonds.....	28,000.00	26,600.00	20,000.00
John Hancock Mutual Life Ins. Co's Guarantee Stock.....	4,500.00	4,500.00	4,500.00
do. do. do. do.	1,500.00	1,500.00	1,500.00
U. S. 5-20 Bonds.....	3,000.00	3,367.50	3,000.00
Bur. & Mo. R. R. R. (Iowa) Stock..	19,700 00	20,488.00	15,000.00
Detroit, Hillsdale & Ind. R. R. Bonds.	2,000.00	1,700.00	} 2,800.00
Burlington & So. West. R. R. Bonds.	2,000.00	1,700 00	
Ogdensburg & L. Cham. R. R. Bonds.	11,000.00	11,000 00	10,000.00
Bur. & Mo. R. R. R. (Iowa) Bonds..	2,000.00	2,000.00	2,000.00
Principal and Sureties.....		25,000.00	25,000.00
Principal and Sureties.....		3,000.00	3,000.00
			\$154,400.00
Total amount Loaned.....			\$154,400.00
Premium notes and loans on policies now in force.....			488,786.02

Stock and bonds owned by the Company.

	Par value.	Market value.
U. S. 1881 Bonds, Registered	\$10,000.00	\$11,450.00
U. S. 5-20 Bonds, Registered, May.....	75,000.00	84,190.50
U. S. 5-20 Bonds, Coupons, July.....	50,000.00	56,122.00
State of Maine Bonds.....	7,000.00	7,000.00
" New Hampshire Bonds.....	6,000.00	6,000.00
" Vermont Bonds.....	2,000.00	2,000.00
" Massachusetts Bonds.....	42,000.00	42,105.00
" Rhode Island Bonds	10,000.00	10,000.00
" Connecticut Bonds	10,000.00	10,000.00
City of Portland Bonds.....	5,000.00	4,900.00
" Bath Bonds.....	2,000.00	1,820.00
" Salem Bonds.....	11,000.00	10,835.00
" Lynn Bonds.....	14,000.00	13,860.00
" Boston Bonds.....	25,000.00	25,250.00
" Roxbury Bonds.....	5,000.00	5,050.00
" Cambridge Bonds.....	4,200.00	4,137.00
" Albany Bonds.....	10,000.00	9,500.00
" Cincinnati Bonds.....	10,000.00	10,575.00
" Chicago Bonds.....	10,000.00	9,700.00
" Cambridge Loan.....	52,000.00	52,000.00
First Nat. Bank Stock, Boston.....	5,600 00	10,486 00
New England Nat. Bank Stock, Boston.....	10,000.00	14,100.00
Hide and Leather Nat. Bank Stock, Boston	9,000.00	10,530.00
Tremont National Bank Stock, Boston	5,000.00	6,500.00
Continental National Bank Stock, Boston.....	14,000.00	16,380.00
Boylston National Bank Stock, Boston.....	2,500.00	3,800.00

	Par value.	Market value.
Vermont & Canada R. R. Stock.....	\$12,000.00	\$12,000.00
Old Colony & Newport R. R. 6 per cent. Bonds...	11,000.00	10,780.00
Old Colony & Newport R. R. 7 per cent. Bonds...	18,000.00	18,472.50
Vt. Cen. and Vt. & Canada R. R. 8 per cent. Bonds.	6,000.00	6,030.00
Ogdensburg & L. Cham. R. R. 8 per cent. Bonds.	5,000.00	5,100.00
Phil., Wilmington & Balt. R. R. 6 per cent. Bonds.	7,000.00	6,860.00
Western R. R. (Mass.) 6 per cent. Bonds	5,000.00	4,900.00
Ill. Grand Trunk R. R. 8 per cent. Bonds.....	20,000.00	19,400.00
Michigan Central R. R. 8 per cent. Bonds	5,000.00	5,450.00
Grand River Valley R. R. 8 per cent. Bonds	10,000.00	10,487.50
Cedar Rapids & Mo. River R. R. 7 per cent. Bonds.	15,000.00	13,350.00
Lan., Jackson & Saginaw R. R. 8 per cent. Bonds.	10,000.00	10,100.00
Total Market Value		\$561,220.50
Cash in office of Company		2,230.09
Cash deposited in Banks and Trust Companies.....		48 084.34
Interest accrued on cash loans and on bonds owned by the Company.....		25,821 66
Interest accrued on premium loans and notes		12,312.88
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871..		211,363.87
Due from other Companies on account of re-insured risks.....		5,000.00
Present market value of furniture, safes, and fixtures belonging to the Company, at one-third of the cost thereof.		4,455.41
Total Assets		<u>\$2,162,714.77</u>

III. LIABILITIES.

Claims for Death Losses due and unpaid.....	\$3,000.00
Claims for Death Losses and Matured Endowments in process of adjustment, or adjusted and not due	16,238.00
Claims for Death Losses and other policy claims resisted by the Company	5,000.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	1,829,431.00
Amount of all unpaid dividends of surplus, percentages, bo- nuses, or other description of profits due policy-holders....	28,086.45
Amount of unpaid dividends to stockholders.....	196.00
Total Liabilities, except cash capital.....	<u>\$1,881,951.45</u>
Surplus as regards policy-holders.....	<u>\$280,763.32</u>

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$129,162.13
Received for renewal premiums during the year	478,803.96
Cash received for sale of annuities.....	3,299.70
Cash received for all other premiums.....	1,796.64
Cash premiums from other Companies for re-insuring their risks.	336.50
Total premium income.....	\$613,398.93
Cash received for interest upon cash loans.....	\$38,187.42
Received for interest upon bonds owned and div. on stocks....	52,622.56
Received for interest upon premium notes or loans.....	21,398.08
Discount on claims paid in advance.....	123.48
Total interest and dividend income.....	<u>112,331.54</u>

Notes or other obligations taken on account of new prem's.....	\$14,304.84	
Notes or other obligations taken on account of renewal prem's..	113,195.08	
Total note income.....		127,499.92
Total Income.....		<u>\$853,230.39</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$178,860.56	
Cash paid to annuitants.....	2,982.00	
Paid on account of policies lapsed, surrendered, or purchased...	19,407.97	
Cash paid for dividends to policy-holders.....	52,402.07	
Total paid to Policy-holders.....		\$253,652.60
Dividends to Stockholders.....		6,950.50
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$2,758.53	
Commissions to agents on first premiums; on renewal premiums; salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	115,970.54	
Paid for Medical Examiners' fees.....	7,609.96	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	28,952.38	
Total pay Account.....		155,291.41
Taxes, licenses, and fees in other States.....	\$4,505.19	
Cash paid for rents.....	7,973.69	
Total Incidental Expense Account.....		12,478.88
Advanced to agents or officers, to be repaid out of future salaries or commissions.....	\$2,491.98	
Paid for furniture, safes, and fixtures for home or agency offices.	1,707.44	
Paid on account not itemized above, viz: printing, \$4,442.47; advertising, \$5,148.59; stationery, \$2,986.87; sundry office and agency expenses, \$8,071.36; total.....	20,649.29	
Total.....		24,848.71
Total cash Expenditures.....		<u>\$453,222.10</u>

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$5,070.69	
Notes and other premium obligations used in purchase of sur- rendered policies.....	5,605.64	
Notes and other premium obligations used in payment of divi- dends to policy-holders.....	55,046.35	
Notes and other premium obligations voided by lapse of policies.	45,266.28	
Total premium note expenditures.....		\$110,988.96
Total Expenditures.....		<u>\$564,211.06</u>

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$477,206.44	
Received during the year.....	127,499.92	
Total.....		\$604,706.36

Deductions during the year as follows :

Obligations used in payment of losses and claims	\$5,070.69
“ “ purchase of surrendered policies.....	5,605.64
“ “ payment of dividends to policy-holders.....	55,046.35
“ voided by lapse of policies.....	45,266.28
“ redeemed by maker in cash.....	4,931.38
Total reduction of premium-note account	\$115,920.34
Balance, Note Assets at end of the year.....	\$488,786.02

MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Incorporated 1842.]

FREDERICK S. WINSTON, *President.*

JOHN M. STUART, *Secretary.*

Attorney for Connecticut, JOHN W. NICHOLS, New Haven.

I. ASSETS.

Loans on Real Estate.....	\$39,480,285.39
Value of Real Estate owned by the Company after deducting incumbrances....	1,089,863.89

Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. 6 per cent. Bonds of 1881.....	\$1,720,000.00	
U. S. 6 per cent. Bonds of 1881.....	350,000.00	
U. S. 6 per cent. Bonds of 1881.....	30,000.00	
U. S. 6 per cent. Bonds of 1881.....	500.00	
U. S. 6 per cent. Bonds of 1881.....	50.00	
U. S. 5 per cent. 10-40 Bonds.....	50,000.00	
U. S. Funded Bonds, new.....	2,000,000.00	
U. S. Coupon Bonds of 1874.....	50,000.00	
New York State Bounty Loan.....	500,000.00	
New York City Revenue Loan	500,000.00	
Cherry Valley Town Bonds.....	50,000.00	
Yonkers Town Bonds.....	20,000.00	
Total Par and Market Value	\$5,270,550.00	\$5,816,881.12
Cash in office of Company		12,778.45
Cash deposited in Banks and Trust Companies		3,293,261.05
Interest accrued on Cash Loans and on Bonds owned by the Company.....		512,730.03
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871.		1,194,077.26
Cash in hands of agents, due the Company: Due from agents		115,273.64
Total Assets.		\$51,515,150.83

II. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due.....	\$456,478.97	
Claims for Death Losses and other Policy Claims resisted by the Company.....	81,500.00	
Net present value of all policies and obligations in force Dec. 31, 1871, (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	47,313,602.00	
Other liabilities of the Company, viz: premiums paid in advance, \$33,654.39; post mortem dividends, \$56,000.00; surplus accrued on Tontine Policies, \$8,197.22; total.....	97,851.61	
Total Liabilities.....		\$47,949,432.58
Surplus as regards policy-holders.....		\$3,565,718.55

III. INCOME.

Cash received for premiums during the year ending Dec. 31, 1871,	\$3,429,353.65	
Received for renewal premiums during the year.....	9,219,159.72	
Cash received for sale of annuities.....	8,476.82	
Total cash premium income.....		\$12,656,990.19
Total interest and dividend income.....		2,908,654.58
Total Income.....		\$15,565,644.77

IV. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$2,828,763.99	
Cash paid to annuitants.....	16,691.77	
Paid on account of policies lapsed, surrendered, or purchased...	1,247,850.09	
Cash paid for dividends to policy-holders.....	3,365,495.12	
Total cash paid to policy-holders.....		\$7,458,800.97
Commissions to agents on first prem's; on renewal prem's.....	\$274,943.60	
Paid for Medical Examiners' fees.....	42,178.57	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	251,594.64	
U. S. Taxes and Revenue Stamps; State and local taxes in State where organized; taxes, licenses, and fees in other States...	111,191.00	
Total incidental expense account.....		679,907.8
Cash paid for commuting commissions.....	\$319,532.93	
Paid for furniture, safes, and fixtures for home or agency offices.	3,496.00	
Paid on account not itemized above, viz: exchange, postage, advertising, legal fees, printing, and stationery.....	221,753.45	
Total.....		544,782.38
Total expenditures.....		\$8,683,491.16

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

LOCATED IN NEWARK, N. J.

[Organized and Incorporated Jan. 31st, 1845.]

LEWIS C. GROVER, *President.*EDWARD A. STRONG, *Secretary.*

Attorney for Connecticut, ASA M. DAY, Hartford.

I. ASSETS.

Loans on Real Estate.....	\$8,950,257.70
Premium notes and loans on policies now in force	6,553,315.89
Value of Real Estate owned by the Company after deducting incumbrances....	144,226.85

Stocks and bonds owned by the Company.

	Par value.	Market value.
U. S. Coupon Bonds of 1881.....	\$227,500.00	\$269,018.75
“ Registered Bonds of 1881.....	185,000.00	212,287.50
“ “ “ Currency.....	800,000.00	924,000.00
“ Coupon Bonds of 1865, old.....	137,500.00	154,515.63
“ “ “ “ new.....	200,000.00	228,500.00
“ “ “ of 1865 and 1867.....	1,500.00	1,685.62
City of Brooklyn, N. Y., Bonds.....	72,000.00	72,000.00
“ Albany, N. Y., Bonds.....	25,000.00	25,000.00
“ Troy, N. Y., Bonds.....	9,000.00	9,000.00
“ Newark, N. J., Bonds.....	565,000.00	565,000.00
“ Newark, N. J., Bonds.....	1,628,000.00	1,628,000.00
“ Elizabeth, N. J., Bonds.....	345,000.00	345,000.00
“ Rahway, N. J., Bonds.....	20,000.00	20,000.00
“ Orange, N. J., Bonds.....	20,000.00	20,000.00
“ Hudson, N. J., Bonds.....	50,000.00	50,000.00
“ New Brunswick, N. J., Bonds.....	50,000.00	50,000.00
“ Utica, N. Y., Bonds.....	145,000.00	145,000.00
“ Springfield, Ill., Bonds.....	50,000.00	50,000.00
“ Auburn, N. Y., Bonds.....	150,000.00	150,000.00
“ Dayton, Ohio, Bonds.....	110,000.00	110,000.00
“ Cleveland, Ohio, Bonds.....	121,000.00	121,000.00
West Orange, N. J., Township Bonds.....	25,000.00	25,000.00
State of New York Bonds.....	100,000.00	107,000.00
Essex Co., N. J., Road Board Bonds.....	353,000.00	353,000.00
Union County, N. J., Bonds.....	251,000.00	251,000.00
Ontario County, N. Y., Bonds.....	1,000.00	1,000.00
Essex County, N. J., Bonds.....	1,327,500.00	1,327,500.00
Massachusetts Hospital Bonds.....	800.00	800.00
Total Par and Market Value	\$6,969,800.00	\$7,215,307.50
Cash in office of Company.....		14,866.23
Cash deposited in Banks and Trust Companies.....		508,108.11
Interest accrued on cash loans and on bonds owned by the Company		293,865.24
Interest accrued on premium loans and notes		196,555.67

Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,	\$275,252.79
Cash in hands of officers or agents, due the Company.....	101,221.03
Total Assets.....	<u>\$24,252,977.01</u>

II. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	\$625,900.00
Claims for Death Losses and other policy claims resisted by the Company.....	103,300.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.)	19,639,343.00
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....	429,068.50
Other liabilities of the Company, viz: Dividends declared payable in 1872, discounted to date	1,488,483.48
Total Liabilities.....	<u>\$22,286,094.98</u>
Surplus as regards policy-holders.....	<u>\$1,966,882.03</u>

III. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$399,603.58
Received for renewal premiums during the year.....	3,038,584.71
Cash received for sale of annuities.....	877.18
Cash received for all other premiums.....	7,250.82
Total premium income.....	<u>\$3,446,316.29</u>
Cash received for interest upon cash loans.....	\$547,134.12
Received for interest upon bonds owned and div. on stocks.....	488,949.38
Received for interest upon premium notes or loans.....	377,786.31
Rents rec'd for use of Company's property, or under sub-lease..	2,995.75
Discount on claims paid in advance.....	1,042.77
Total interest, dividend, and rent income.....	<u>1,417,908.33</u>
Notes or other obligations taken on account of new premiums..	\$49,948.11
“ “ “ “ “ renewal prem's..	2,057,857.59
Total note income..	<u>2,107,805.70</u>
Total Income.....	<u>\$6,972,030.32</u>

IV. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto	\$1,485,120.68
Cash paid to annuitants.....	1,330.00
Paid on account of Policies lapsed, surrendered or purchased...	103,610.58
Cash paid for Dividends to Policy-holders.....	320,447.34
Total paid to Policy-holders.....	<u>\$1,910,508.60</u>
Commissions to agents on first premiums.....	\$87,908.72
Commissions to agents on renewal premiums.....	349,933.08
Medical Examiners' fees	21,423.18
Salaries and other compensation of officers and employes, except agents and medical examiners.....	62,449.50
Total pay Account.....	<u>\$21,714.48</u>

U. S. Taxes and Revenue Stamps, \$1,931.87 ; State and local taxes in State where organized, \$14,153.64 ; taxes, licenses, and fees in other States, \$71,856.65, of which the sum of \$150 was paid in the State of Connecticut ; total.....	\$87,942.16	
Total Incidental Expense Account		\$87,942.16
Paid on account not itemized above, viz: advertising, printing, postage, exchange, &c.....	\$91,760.27	
Total.....		\$91,760.27
Total Cash Expenditures		\$2,611,925.51

Premium-Loan Disbursements.

Notes and other Premium obligations used in payment of losses and claims.....	\$94,307.33	
Notes and other premium obligations used in purchase of surrendered policies	76,743.52	
Notes and other premium obligations used in payment of dividends to policy-holders ; voided by lapse of policies, none not canceled by dividends.....	2,159,992.10	
Total Premium Note Expenditures		\$2,331,042.95
Total Expenditures.....		\$4,942,968.46

V. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$6,775,092.97	
Received during the year.....	2,140,356.85	
Total.....		\$8,915,449.82
Deductions during the year as follows :		
Obligations used in payment of losses and claims.....	\$94,307.33	
Obligations used in purchase of surrendered policies.....	76,743.52	
Obligations used in payment of dividends to policy-holders, and voided by lapse of policies.....	2,159,992.10	
Obligations redeemed by maker in cash.....	32,551.15	
Total reduction of Premium Note Account.....		2,363,594.10
Balance, Note Assets at end of the year.....		\$6,551,855.72

MANHATTAN LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized August, 1850.]

HENRY STOKES, *President.*JACOB L. HALSEY, *Secretary.*

Attorney in Connecticut, GEO. S. LESTER, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate. \$3,024,185.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Harlem Gas Co's Stock.....	\$20,000.00	\$36,000 00	\$25,000.00
N. Y. & N. H. R. R. Stock.....	10,000.00	14,500 00	
U. S. 5-20 Bonds.....	200.00	218.50	200.00
“ 6 per cent. Bonds of 1881.....	5,000.00	5,875.00	5,000.00
“ 10-40 Bonds.	1,500.00	1,642.50	1,500.00
“ 5-20 Bonds.....	500.00	546.25	500.00
“ Registered Bonds.....	500.00	545.62	500.00
Pacific Bank Stock.....	5,000.00	9,750.00	5,000.00
U. S. 5-20 Bonds.....	500.00	546 25	1,250.00
Bank of Commerce Stock.....	800.00	928.00	
U. S. 5-20 Bonds.....	3,000.00	3,277.50	3,000.00
U. S. 10-40 Bonds.....	10,000.00	10,950.00	10,000.00
N. Y. Cen. & H. R. R. R. Stock	30,000.00	28,350.00	23,000.00
U. S. 5-20 Bonds.....	4,000.00	4,370.00	4,000.00
“ “ Bonds.....	1,000.00	1,092 50	900.00
“ “ Bonds.....	300.00	327.75	300.00
“ “ Bonds.....	11,000.00	12,017.50	10,000.00
“ “ Bonds.....	2,200.00	2,403.50	2,200.00
“ “ Bonds.....	1,500.00	1,638.75	1,500.00
Importers and Traders Bank Stock..	4,600.00	7,508.00	1,000.00
Citizens Bank Stock.....	5,000.00	6,800 00	13,500.00
Union Trust Co's Stock.....	10,000.00	17,500.00	
Lake Shore R. R. Stock.....	60,000.00	55,200.00	50,000 00
U. S. 5-20 Bonds.....	1,500.00	1,638.75	1,400.00
	\$188,100.00	\$223,626.37	\$159,750.00
Total amount Loaned			\$159,750.00
Premium notes and loans on policies now in force			2,323,229.74

Stocks and bonds owned by the Company.

	Par value.	Market value.	
U. S. 5 per cent. Coupon Bonds of 1874.....	\$3,000.00	\$3,150.00	
“ 6 “ “ “ 1881	75,550.00	88,771.25	
“ Registered 5-20 Bonds.....	375,000.00	421,312.50	
New York State Bounty Bonds, Registered.....	100,000 00	106,000 00	
N. Y. City Soldiers Bounty Fund Redemp. Bond..	8,700.00	8,700.00	
Brooklyn Public Park Loan	100,000.00	101,500.00	
Bank of Commerce, New York, Stock.....	10,000.00	11,600.00	
Total Par and Market Value....	\$672,250.00	\$741,033.75	\$741,033.75
Cash in office of Company.....			6,655.55
Cash deposited in Banks and Trust Companies			658,309.72
Postage and Revenue Stamps.....			788.20
Interest due and accrued on cash loans and on bonds owned by the Company...			91,921.17
Net amount deferred and outstanding prem's on policies in force Dec. 31, 1871..			534,000.93
Present market value of furniture, safes, and fixtures belonging to the Company, at 50 per cent of the cost thereof			9,000.00

Cash in hands of agents, due the Company.....	\$15,930.33
Judgments for debts rendered in favor of the Company.....	12,175.01
Total Assets.....	\$7,576,979.40

III. EXPENDITURES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	\$197,100.00
Claims for Death Losses and other policy claims resisted by the Company	71,500.00
Net present value of all policies and obligations in force Dec 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries' 4 per cent.).....	6,169,691.00
Amount of all unpaid Dividends of surplus, percentages, bonuses, or other description of profits due policy-holders....	101,322.08
Amount of unpaid dividends to stockholders.....	6,424.28
Total Liabilities, except cash capital.	\$6,549,037.36
Surplus as regards policy-holders.....	\$1,027,942.04

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871; received for renewal premiums during the year.....	\$1,470,471.69
Cash received for sale of annuities.....	1,969.00
Cash received for all other premiums.....	3,871.91
Total cash premium income	\$1,476,312.60
Cash received for interest upon cash loans.....	\$220,112.64
Cash received for interest upon bonds owned and div. on stocks.	41,075.47
Received for interest upon premium notes or loans.....	142,516.23
Received for interest upon other debts due the Company: Premium on Gold.....	8,636.76
Discount on claims paid in advance.....	3,393.23
Total interest and dividend income.....	415,734.33
Notes or other obligations taken on account of new prem's; taken on account of renewal premiums.....	\$220,783.99
Total note income.....	220,783.99
Total Income.....	\$2,112,830.92

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$441,502.57
Cash paid to annuitants.....	3,388.42
Paid on account of policies lapsed, surrendered, or purchased...	26,417.57
Cash paid for dividends to policy-holders.....	375,523.16
Total paid to policy-holders	\$846,831.72
Dividends to Stockholders.....	43,000.00
Commissions to agents on first prem's; on renewal prem's.....	\$147,433.03
Medical Examiners' fees.....	9,801.00
Salaries and other compensation of officers and employes, except agents and medical examiners	59,553.10
Total pay Account.....	216,787.13

U. S. Taxes and Revenue Stamps; State and local taxes in State where organized; taxes, licenses, and fees in other States...	\$14,883.51	
Cash paid for rents, \$8,000; office expenses, \$20,004.11; advertising, \$11,460.57; total.....	39,464.68	
Total Incidental Expense Account.....		\$54,348.19
Cash paid for commuting commissions.....	\$2,360.46	
Paid on account not itemized above, viz: Interest on capital, \$7,000; sundry expenses, \$5,597.29; total.....	12,597.29	
Total.....		\$14,957.75
Total cash expenditures.....		\$1,175,924.79

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$31,715.43	
Notes and other premium obligations used in payment of dividends to policy-holders.....	11,961.61	
Notes and other premium obligations voided by lapse of policies.....	136,807.94	
Total premium note expenditures.....		\$180,484.98
Total Expenditures.....		\$1,356,409.77

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$2,314,027.79	
Received during the year.....	2 0,783 99	
Total		\$2,534,811.78
Deductions during the year as follows:		
Obligations used in payment of losses and claims	\$31,715.43	
“ “ purchase of surrendered policies.....	136,807.94	
“ “ payment of dividends to policy-holders	11,961.61	
“ redeemed by maker in cash	5,237.38	
“ in hands of agents, &c., for collection.....	25,859 68	
Total reduction of premium-note account		\$211,582.04
Balance, Note Assets at end of the year.....		\$2,323,229.74

MASSACHUSETTS MUTUAL LIFE INS. COMPANY.

LOCATED IN SPRINGFIELD, MASS.

[Organized and Incorporated May 15th, 1851.]

CALEB RICE, *President.*CHAS. McLEAN KNOX, *Secretary.*

Attorney in Connecticut, ALBERT H. BOND, Hartford.

I. ASSETS.

Loans on Real Estate.....	\$1,678,098.15
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Boston & Albany R. R. Stock	\$12,600.00	\$18,774.00	\$17,310.00
Union Paper Mfg Co's Stock	2,000.00	2,500.00	
Glasgow Mfg Co's Stock	700.00	875.00	500.00
Union Paper Mfg Co's Stock	15,000.00	18,750.00	10,000.00
Westfield Gas Light Co's Stock	8,000.00	8,000.00	8,000.00
U. S. 5 20 6 per cent. Bonds	500.00	550.00	500.00
Pynchon Nat. B'k Stock, Springfield.	1,100.00	1,705.00	3,500.00
John Hancock Nat. B'k Stock, do. . .	500.00	625.00	
Leicester Nat. Bank Stock, Leicester.	800.00	880.00	
Worcester Gas Light Co's Stock	3,000.00	3,750.00	
Hartford & New Haven R. R. Stock.	4,000.00	6,480.00	5,000.00
Nat. Park Bank Stock of N. York . . .	2,000.00	3,000.00	2,400.00
Michigan Central R. R. Stock	11,600.00	13,572.00	12,600.00
Manf. and Mer. Nat. B'k Stock, N. Y.	1,000.00	1,000.00	3,000.00
Continental Nat. B'k Stock, N. Y. . .	1,000.00	980.00	
Imp. & Traders Nat. B'k Stock, N. Y.	1,000.00	1,600.00	
Springfield Aqueduct Co's Stock	1,700.00	2,720.00	1,700.00
Agawam Nat. B'k Stock, Springfield.	300.00	450.00	500.00
Hartford & New Haven R. R. Stock.	200.00	324.00	
New York & N. Haven R. R. Stock..	1,800.00	2,610.00	2,000.00
First Nat. Bank Stock, Springfield . .	1,000.00	1,500.00	
Council Bluffs & St. Jo. R. R. Bonds.	2,000.00	1,800.00	32,500.00
Missouri Valley R. R. Bonds	27,000.00	24,300.00	
Union Paper Mfg Co's Stock	15,000.00	18,750.00	1,550.60
Chicopee National Bank Stock	1,400.00	2,168.00	
Bigelow Mfg Co's Stock	1,000.00	900.00	500.00
Union Paper Mfg Co's Stock	30,500.00	38,125.00	50,000.00
Missouri Valley R. R. Bonds	30,000.00	27,000.00	
Massasoit Paper Mfg Co's Stock	1,400.00	2,660.00	3,000.00
Greenleaf & Taylor P'r Mfg Co. St'k.	1,600.00	3,040.00	
First Nat. Bank Stock, Springfield..	2,500.00	3,750.00	6,850.00
Council Bluffs & St. Jo. R. R. Bonds.	2,000.00	1,800.00	
Utica, Clinton & Bing. R. R. Bonds .	3,000.00	2,700.00	

\$161,410.60

Total amount Loaned	\$161,410.60
Premium notes and loans on policies now in force	873,227.13
Value of Real Estate owned by the Company after deducting incumbrances . . .	125,000.00

Stocks and bonds owned by the Company.

	Par value.	Market value.
U. S. 6 per cent. Bonds of 1881	\$52,700.00	\$61,650.00
U. S. 5-20 Bonds of 1868	153,000.00	174,420.00
“ “ of 1865	52,000.00	58,760.00
“ 5 per cent. Bonds of 1874	1,000.00	1,100.00
New York State Bonds	70,000.00	75,600.00
Michigan State Bonds	1,000.00	1,000.00
City of Springfield Bonds	3,000.00	3,000.00
Agawam National Bank Stock, Springfield	400.00	600.00
Pynchon National Bank Stock, Springfield	2,000.00	3,100.00

	Par value.	Market value.
First National Bank Stock, Springfield.....	\$10,000.00	\$15,000.00
Second National Bank Stock, Springfield.....	8,700.00	15,660.00
Chicopee National Bank Stock, Springfield.....	3,300.00	5,346.00
John Hancock Nat. Bank Stock, Springfield.....	1,000.00	1,250.00
Nat. Bank of Commerce Stock, Boston.....	4,700.00	5,875.00
Merchants Nat. Bank Stock, Boston.....	1,500.00	2,025.00
Eliot Nat. Bank Stock, Boston.....	1,500.00	1,950.00
Webster Nat. Bank Stock, Boston.....	2,500.00	2,875.00
First Nat. Bank Stock, Northampton.....	3,400.00	4,760.00
First Nat. Bank Stock, Chicopee.....	2,400.00	3,600.00
Metropolitan Nat. Bank Stock, New York.....	5,000.00	6,750.00
Missouri Pacific R. R. Bonds.....	24,000.00	24,240.00
Kansas Pacific R. R. Bonds.....	26,000.00	24,700.00
Potsdam & Watertown R. R. Bonds.....	11,000.00	11,000.00
Buffalo, N. Y. & Erie R. R. Bonds.....	6,000.00	5,700.00
St. Louis, Alton & Terre Haute R. R. Bonds.....	31,500.00	30,870.00
Indianapolis, Bloomington & Western R. R. Bonds.....	20,000.00	18,000.00
Burlington, Cedar Rapids & M. R. R. Bonds.....	10,000.00	9,000.00
Council Bluffs & St. Jo. R. R. Bonds.....	28,000.00	25,200.00
St. Joseph & Denver City R. R. Bonds.....	20,000.00	19,500.00
Boston & Albany R. R. Stock.....	30,000.00	44,700.00
Total Par and Market Value.....		\$657,231.00
Cash in office of Company.....		5,459.07
Cash deposited in Banks and Trust Companies.....		46,210.19
Interest accrued on cash loans and on bonds owned by the Company.....		53,081.56
Interest accrued on premium loans and notes.....		24,632.70
Rents accrued for use of Company's property, or under sub-lease.....		1,587.50
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,		446,397.43
Present market value of Furniture, Safes, and Fixtures belonging to the Com- pany, at 50 per cent. of the cost thereof.....		3,483.12
Total Assets.....		\$4,075,818.45

II. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due.....	\$99,500.00
Claims for Death Losses and other policy claims resisted by the Company.....	41,000.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries' 4 per cent.).....	3,554,335.00
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....	40,170.99
Total Liabilities.....	\$3,735,005.99
Surplus as regards Policy-holders.....	\$340,812.46

III. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871; received for renewal premiums during the year; received for sale of annuities; received for all other premiums.....	\$849,873.59
Premiums from other Companies for re-insuring their risks.....	33,908.35
Total cash premium income.....	\$883,781.94

Cash received for interest upon cash loans.....	\$97,673.66	
Cash received for interest upon bonds owned and div. on stocks.....	41,781.83	
Received for interest upon premium notes or loans.....	58,949.55	
Rents rec'd for use of Company's property, or under sub-lease..	4,750.00	
Discount on claims paid in advance.....	926.90	
Total interest, dividend, and rent income.....		\$204,081.94
Cash from other Companies on account of losses or claims on policies of this Company re-insured.....	\$10,000.00	
Miscellaneous cash income.....		10,000.00
Notes or other obligations taken on account of new premiums; on account of renewal premiums.....	305,058.81	
Total note income.....		305,058.81
Total Income.....		<u>\$1,402,922.69</u>

IV. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$227,265.10	
Paid on account of policies lapsed, surrendered, or purchased..	93,716.85	
Paid for dividends to policy-holders.....	47,522.72	
Total cash paid to Policy-holders.....		\$368,504.67
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$7,407.79	
Commissions to agents on first prem's, and on renewal prem's..	96,803.10	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	54,828.75	
Medical Examiners' fees.....	9,563.00	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	27,700.00	
Total pay Account.....		196,302.64
U. S. Taxes and Revenue Stamps, \$1,242.53; State and local taxes in State where organized, \$1,622.15; taxes, licenses, and fees in other States, \$9,453.99, of which the sum of \$38 was paid in the State of Connecticut; total.....	\$12,318.67	
Cash paid for rents.....	6,803.25	
Total Incidental Expense Account.....		19,121.92
Paid on account not itemized above, viz: postage, printing, advertising, legal fees, &c.....	\$26,818.65	
Total.....		26,818.65
Total cash expenditures.....		<u>\$610,747.88</u>

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$10,377.40	
Notes and other premium obligations used in purchase of surrendered policies.....	20,879.83	
Notes and other premium obligations used in payment of dividends to policy-holders.....	104,493.65	
Notes and other premium obligations used in lapse of policies..	65,033.42	
Total premium note expenditures.....		\$200,784.30
Total Expenditures.....		<u>\$811,532.18</u>

V. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$768,952.62	
Received during the year.....	312,096.74	
Total.....		\$1,081,049.36
Deductions during the year as follows:		
Obligations used in payment of losses and claims.....	\$10,377.40	
Obligations used in purchase of surrendered policies.....	20,879.82	
Obligations used in payment of dividends to policy-holders....	104,493.65	
Obligations used in lapse of policies.....	65,033.42	
Obligations redeemed by maker in cash.....	7,379.93	
Total reduction of premium note account.....		207,822.23
Balance, Note Assets at end of the year.....		<u>\$873,227.13</u>

METROPOLITAN LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated January, 1866.]

JOSEPH S. KNAPP, *President.*WM. J. COMLY, *Secretary*

Attorney in Connecticut, JOHN NEW, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on Real Estate.....	\$122,000.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Cash loans to policy-holders on demand, secured by assignment of policies to the Company and notes bearing 7per cent. interest.....			\$1,285.00
Brooklyn City Bonds.....	\$2,500.00		2,500.00
Brooklyn City Bonds.....	32,000.00		32,000.00
			<u>\$35,785.00</u>
Total amount Loaned			\$35,785.00
Premium notes and loans on policies now in force.....			239,809.95

Stocks and Bonds owned by the Company:

	Par value.	Market value.
U. S. 5-20 Bonds of 1865.....	\$106,000.00	
“ “ “ of 1864.....	25,000.00	
“ Currency 6s (Union Pacific).....	7,000.00	
“ “ (Central Pacific).....	15,000.00	
Brooklyn Public Park 7 per cent. Bonds.....	42,000.00	
Brooklyn Gowanus Canal Imp. 7 per cent. Bonds..	7,000.00	
Brooklyn Bedford Ave. Imp. 7 per cent. Bonds....	2,000.00	
Total Par and Market Value.....	\$204,000.00	\$222,287.50
Cash in office of Company, and deposited in Banks and Trust Companies.....		22,858.95
Postage and Revenue Stamps.....		210.00
Interest accrued on Cash Loans and on Bonds owned by the Company.....		1,727.89
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871.		446,115.53
Present market value of Furniture, Safes, and Fixtures belonging to the Com- pany, at 50 per cent. of the cost thereof.....		23,823.92
Advanced to agents to be repaid out of future salaries or commissions		38,088.11
Loans on personal security only.....		694.15
Total Assets.....		<u>\$1,153,401.00</u>

III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	\$27,000.00	
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries' 4 per cent.).....	1,006,167.00	
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....	946.00	
Amount due on account of rents, and office expenses.....	1,166.00	
Total Liabilities except cash capital.....		<u>\$1,035,279.00</u>
Surplus as regards policy-holders		<u>\$118,122.00</u>

IV. INCOME.

Total cash premium income.....	\$489,226.95
Total interest, dividend, and rent income.....	32,564.45
Total note income.....	120,742.71
Total Income.....	<u>\$642,534.11</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$87,500.00
Paid on account of policies lapsed, surrendered, or purchased...	10,577.42
Cash paid for dividends to Policy-holders.....	33,445.27
Total cash paid to Policy-holders.....	<u>\$131,522.69</u>
Premiums (less rebate or commission) to other Companies for policies re-insured.....	\$683.22
Commissions to agents on first premiums; on renewal prem's...	65,970.58

Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	\$8,822.22	
Medical Examiners' fees.....	22,155.50	
Salaries and other compensation of officers and employes, except agents and medical examiners	29,187.28	
Total pay Account		\$126,818.80
U. S. Taxes and Revenue Stamps, \$4,913; taxes, licenses, and fees, \$5,458.06; total.....	\$10,371.06	
Cash paid for rents.....	12,921.61	
Total Incidental Expense Account		23,292.67
Paid on account not itemized above, viz: law expenses, \$2,438.70; stamps and advertising, \$11,768.12; general expense account (home office and agencies) \$3,965.21; fire ins., \$176.68; total.....	\$18,348.71	
Total		18,348.71
Total Cash Expenditures		\$299,982.87

Premium-Loan Disbursements.

Notes and other premium obligations used in purchase of surrendered policies	\$17,307.47	
Notes and other premium obligations used in payment of dividends to policy-holders.....	9,040.46	
Notes and other premium obligations voided by lapse of policies.....	19,396.01	
Total premium note expenditures		\$45,743.94
Total Expenditures.....		\$345,726.81

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$166,447.78	
Received during the year.....	120,742.72	
Total.....		\$287,190.49
Deductions during the year as follows:		
Obligations used in payment of losses and claims	\$1,636.60	
“ “ purchase of surrendered policies.....	17,307.47	
“ “ payment of dividends to policy-holders.....	9,040.46	
“ voided by lapse of policies.....	19,396.01	
Total reduction of premium-note account		\$47,380.54
Balance, Note Assets at end of the year.....		\$239,809.95

NEW YORK LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated 1841.]

MORRIS FRANKLIN, *President.*WILLIAM H. BEERS, *Vice-President.*

Attorney in Connecticut, A. M. WARD, Hartford.

I. ASSETS.

Loans on Real Estate.....	\$8,344,820.00
Premium notes and loans on policies now in force.....	956,636.99
Value of Real Estate owned by the Company after deducting incumbrances....	1,768,174.14

Stock and bonds owned by the Company.

	Par value.	Market value.	
U. S. 10-40s.....	\$50,000.00	\$54,500.00	
“ 5 per cent. Bonds of 1874.....	30,000.00	31,500.00	
“ 6s of 1881.....	219,000.00	250,755.00	
“ “ Coupons.....	56,000.00	64,400.00	
“ Currency 6s.....	2,200,000.00	2,535,500.00	
New York Central Park Loan.....	25,000.00	25,000.00	
Delaware and Hudson Canal Stock.....	24,000.00	29,640.00	
“ “ “ Bonds.....	400,000.00	400,000.00	
New York City Street Opening Bonds.....	543,500.00	543,500.00	
“ County Bounty Bonds.....	40,000.00	40,000.00	
“ City Revenue Bonds.....	250,000.00	250,000.00	
Yonkers Town Bonds.....	108,500.00	108,500.00	
Brooklyn City Sewerage Bonds.....	250,000.00	250,000.00	
City of Richmond, Va., 8 per cent. Coupon Bonds.	50,000.00	46,250.00	
Virginia State Bonds.....	10,010.00	5,342.83	
Tennessee State Bonds.....	20,000.00	12,600.00	
Georgia State Bonds.....	3,500.00	2,800.00	
Alabama State Bonds.....	48,000.00	45,120.00	
South Carolina State Bonds.....	50,000.00	12,500.00	
Mississippi Warrants.....	20,000.00	18,000.00	
Bank of America Stock.....	7,700.00	10,780.00	
Merchants Bank Stock.....	14,000.00	16,520.00	
Bank of the Republic Stock.....	1,500.00	1,725.00	
American Exchange Bank Stock.....	10,000.00	11,100.00	
Metropolitan Bank Stock.....	5,000.00	6,300.00	
Total Par and Market Value.....	\$4,435,710.00	\$4,772,332.83	\$4,772,332.83
Cash in office of Company.....			11,154.88
Cash deposited in Banks and Trust Companies.....			1,833,847.27
Interest accrued on cash loans and on bonds owned by the Company.....			34,847.77
Interest accrued on premium loans and notes.....			29,656.79
Rents accrued for use of Company's property, or under sub-lease.....			12,541.58
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871..			831,805.21
Total Assets.....			<u>\$18,595,817.46</u>

II. LIABILITIES.

Claims for Death Losses and Matured Endowments in process of adjustment, or adjusted and not due	\$300,290.00	
Claims for Death Losses and other policy claims resisted by the Company	40,500.00	
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.)	17,062,950.00	
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders....	133,667.12	
Total Liabilities.....		\$17,537,407.12
Surplus as regards policy-holders.....		\$1,058,410.34

III. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871 ; received for renewal premiums during the year.....	\$5,678,974.74	
Cash received for sale of annuities.....	38,314.46	
Total premium income.....		\$5,717,289.20
Cash received for interest upon cash loans.....	\$548,930.64	
Received for interest upon bonds owned and div. on stocks....	458,758.37	
Received for interest upon premium notes or loans.....	75,508.65	
Received for use of Company's property, or under sub-lease	66,218.91	
Total interest, dividend, and rent income.....		1,149,416.57
Notes or other obligations taken on account of new premiums ; taken on account of renewal premiums.....	\$314,590.12	
Total note income.....		314,590.12
Total Income.....		\$7,181,295.89

IV. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$1,303,136.91	
Cash paid to annuitants.....	11,081.18	
Paid on account of policies lapsed, surrendered, or purchased...	1,041,090.92	
Cash paid for dividends to policy-holders.....	664,497.82	
Total paid to Policy-holders.....		\$3,019,806.83
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$27,167.73	
Commissions to agents on first premiums ; on renewal prem's....	379,959.95	
Paid for Medical Examiners' fees.....	53,710.70	
Salaries and other compensation of officers and employes, except agents and medical examiners	128,464.72	
Total pay Account.....		589,303.10
U. S. Taxes and Revenue Stamps, \$5,317.86 ; State and local taxes in State where organized ; taxes, licenses, and fees in other States ; total	\$48,266.45	
Total Incidental Expense Account.....		48,266.45

Cash paid for commuting commissions.....	\$37,390.59	
Paid on account not itemized above, viz: advertising, law, agency and office expenses.....	206,542.58	
Total.....		\$243,933.17
Total cash Expenditures.....		\$3,901,309.55

Premium-Loan Disbursements.

Notes and other Premium obligations used in payment of losses and claims.....	\$16,392.61	
Notes and other premium obligations used in purchase of sur- rendered policies	13,568.41	
Notes and other premium obligations used in payment of divi- dends to policy-holders.	185,180.61	
Notes and other premium obligations voided by lapse of policies.	51,195.31	
Total Premium Note Expenditures		\$266,336.94
Total Expenditures.		\$4,167,646.49

V. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$926,410.96	
Received during the year.....	314,590.12	
Total.....		\$1,241,001.08
Deductions during the year as follows:		
Obligations used in payment of losses and claims.....	\$16,392.61	
Obligations used in purchase of surrendered policies.	13,568.41	
Obligations used in payment of dividends to policy-holders	185,180.61	
Obligations voided by lapse of policies.....	51,195.31	
Obligations redeemed by maker in cash.....	18,027.15	
Total reduction of Premium Note Account.....		284,364.09
Balance, Note Assets at end of the year.....		\$956,636.99

NATIONAL LIFE INSURANCE COMPANY OF THE U. S.

LOCATED IN WASHINGTON, D. C.

[Organized and Incorporated July 25th, 1868.]

CLARENCE H. CLARK, *President.*EMERSON W. PEET, *Secretary.*

Attorney for Connecticut, GEO. W. HANOVER, Willimantic.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.....	1,000,000.00

II. ASSETS.

Loans on Real Estate.....	\$487,302.46
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Monongahela, Nav., Stock.....	\$25,000.00	\$27,500.00	\$15,000.00
Phila. Warehouse Co. Stock.....	50,000.00	50,000.00	100,000.00
Philadelphia City Warrants	27,483.58	27,483.58	
U. S. 5-20 Bonds	20,000.00	22,200.00	
Susquehanna Coal Co. Bonds.....	25,000.00	20,750.00	
Lehigh Convertible Mort. Bonds	100,000.00	90,000.00	100,000.00
Lehigh, Nav., Stock.....	25,000.00	19,625.00	
First Nat. B'k Stock, Wash., D. C..	205,000.00	307,500.00	170,000.00
Central Nat. Bank Stock, Phila.	25,000.00	32,500.00	25,000.00
First Nat. Bank Stock, Philadelphia.	160,000.00	235,200.00	160,000.00
Preston Coal Co. Bonds.....	50,000.00	46,000.00	60,000.00
Pennsylvania Coal Co. Bonds.....	25,000.00	18,750.00	
Philadelphia & Erie R. R. Bonds....	2,000.00	1,720.00	
Sunbury & Erie R. R. Bonds	1,000.00	1,000.00	
Andover Iron Co. Stock	40,000.00	50,000.00	30,000.00
Central Coal Co. 1st Mort. Bonds. .	50,000.00	46,000.00	50,000.00
Sterling Iron Co. Stock.	22,000.00	19,800.00	
National Bank of Chicago Stock	5,000.00	5,500.00	5,000.00
Pennsylvania R. R. Bonds.....	250.00	300.00	169.50
	\$857,733.58	\$1,021,828.58	\$715,169.50
Total amount Loaned			\$715,169.50

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
U. S. 4 per cent. Bonds.....	\$245,000.00	\$232,750.00	
“ 5 per cent. Bonds	90,000.00	98,662.50	
“ 10-40 Bonds.....	180,000.00	195,975.00	
Virginia State Bonds.....	35,000.00	18,900.00	
Washington City Certificates of Indebtedness....	17,000.00	17,000.00	
do. do. do. do.....	1,082.00	1,082.00	
Miss. State Warrant and Certif. of Indebtedness..	20,000.00	17,000.00	
Canada Sixes, Gold.....	59,294.09	64,630.56	
Total Market Value		\$646,000.06	\$646,000.06
Cash deposited in Banks and Trust Companies			126,893.08
Interest accrued on Cash Loans and on Bonds owned by the Company.....			25,160.37
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871.			98,631.00
Present market value of furniture, safes, and fixtures belonging to the Company, at 50 per cent. of the cost thereof.			4,771.07
Advanced to officers or agents to be repaid out of future salaries or commissions.			1,250.00
Cash in hands of officers or agents, due the Company.....			7,255.35
Loans on personal security only and future commissions			8,219.04
Total Assets.			\$2,120,651.93

III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due.	\$63,686.52
Claims for Death Losses and other Policy Claims resisted by the Company.....	10,000.00

Net present value of all policies and obligations in force Dec. 31, 1871, (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.) Net present value, Companies valuation 6 per cent., \$1,028,017.00.....	\$1,446,302.00	
Total Liabilities, except cash capital.....		\$1,519,988.52
Surplus as regards policy-holders		\$600,663.41

IV. INCOME.

Cash received for premiums during the year ending Dec. 31, 1871; received for renewal premiums during the year.....	\$628,396.03	
Cash received for all other premiums, extras.....	1,395.03	
Total cash premium income.....		\$629,791.06
Cash received for interest upon cash loans.....	\$75,723.64	
Received for interest upon bonds owned and dividends on stocks.....	16,774.39	
Received for interest upon other debts due the Company, sundries.....	1,266.86	
Discount on claims paid in advance.....	40.90	
Total interest and dividend income		93,805.79
Cash from other Companies on account of losses or claims on policies of this Company re-insured.....	\$15,000.00	
Cash income from other sources, viz: Bonds and Gold prem's..	18,233.67	
Miscellaneous cash income.....		33,233.67
Total Income.....		\$756,830.52

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$89,012.73	
Cash paid to annuitants.....	324.00	
Paid on account of policies lapsed, surrendered, or purchased...	7,559.94	
Total cash paid to policy-holders		\$96,896.67
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$17,842.47	
Commissions to agents on first prem's; on renewal prem's	68,155.56	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents, and rent of agency offices..	50,910.43	
Paid for Medical Examiners' fees	9,706.00	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	43,513.21	
Total pay account		\$190,127.67
U. S. Taxes and Revenue Stamps, \$930; taxes, licenses, and fees in other States, \$9,361.01; total	\$10,291.01	
Cash paid for rents.....	7,500.00	
Total incidental expense account.....		17,791.01
Cash paid for commuting commissions.....	\$8,386.00	
Paid on account not itemized above, viz: exchange and postage, \$7,268.62; advertising, \$25,043.40; printing and stationery, \$15,380.15; sundry accounts, \$10,718.77; total.....	58,410.94	
Total.....		66,796.94
Total expenditures.....		\$371,612.29

RESERVE MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated 1868.]

ANDREW W. MORGAN, *President.*FRED. A. FREEMAN, *Secretary.*

Attorney for Connecticut, HORACE P. HOADLEY, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

II. ASSETS.

Loans on Real Estate.....	\$1,244,664.00
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Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Globe Mut. Life Ins. Co. Capital Stock.	\$19,000.00		\$18,500.00
Home Fire Ins. Co. Capital Stock.....	4,000.00		3,600.00
Mech's and Traders B'k St'k, Brooklyn.	1,000.00		1,000.00
	\$24,000.00		\$23,100.00
Total amount Loaned.....			\$23,100.00
Premium notes and loans on policies now in force			417.38
Value of Real Estate owned by the Company after deducting incumbrances....			15,000.00

Stocks and bonds owned by the Company.

	Par value.	Market value.	
U. S. 6 per cent. Bonds issued to U. P. R. R. Co..	\$100,000.00	\$115,250.00	
do. do. do. do.	9,000.00	10,372.50	
U. S. 10-40 Bond.....	5,000.00	5,437.50	
U. S. 5-20 Bonds.....	70,000.00	120,456.25	
" " Bonds.....	5,000.00		
" " Bonds.....	19,000.00		
" " Bonds.....	11,000.00		
" 6 per cent. Bonds issued to C. P. R. R. Co..	3,000.00	3,457.50	
Security Bank Stock, New York	3,000.00	3,000.00	
Certificates of Deposit, Employment Indem'ty Co.	6,000.00	6,000.00	
Total Par and Market Value	\$231,000.00	\$263,973.75	\$263,973.75
Cash in office of Company.....			26,554.87
Cash deposited in Banks and Trust Companies.....			190,019.28
Interest accrued on cash loans and on bonds owned by the Company			8,365.39
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,			131,205.29
Amounts due from other Companies on account of re-insured risks.....			108,120.47
Present market value of furniture, safes, and fixtures belonging to the Company,			
at 50 per cent of the cost thereof			2,023.98
Total Assets.....			\$2,013,444.41

III. LIABILITIES.

Claims for Death Losses due and unpaid.....	\$13,000.00	
Claims for Death Losses and other policy claims resisted by the Company.....	2,000.00	
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	1,874,649.00	
Amount of unpaid dividends to stockholders.....	37.63	
Due on account of salaries, rents, and office expenses	416.66	
Total Liabilities, except cash capital.....		\$1,890,103.29
Surplus as regards policy-holders.....		\$123,341.12

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871..	\$72,945.94	
Received for renewal premiums during the year.....	139,189.11	
Cash premiums from other Companies for re-insuring their risks.....	1,442,180.02	
Total cash premium income.....		\$1,654,315.07
Cash received for interest upon cash loans.....	\$1,980.07	
Received for interest upon bonds owned and div. on stocks.....	25,571.46	
Received for interest upon other debts due the Company.....	85.56	
Discount on claims paid in advance.....	134.68	
Total interest and dividend income.....		27,771.77
Cash from other Companies on account of losses or claims on policies of this Company re-insured.....	\$10,000.00	
Cash income from other sources.....	99.00	
Miscellaneous cash income		\$10,099.00
Total Income.....		\$1,692,185.84

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$63,400.00	
Paid to other Companies for losses or claims on their policies re-insured by this Company.....	10,000.00	
Paid on account of Policies lapsed, surrendered or purchased...	4,999.32	
Cash paid for Dividends to Policy-holders.....	6,271.70	
Total paid to Policy-holders.....		\$84,671.02
Dividends to Stockholders.....		6,962.37
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$2,353.61	
Commissions to agents on first premiums; on renewal prem's...	51,879.27	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	3,788.38	
Medical Examiners' fees	2,716.20	
Salaries and other compensation of officers and employees, except agents and medical examiners.....	12,381.49	
Total pay Account.....		80,081.32

U. S. Taxes and Revenue Stamps, \$374.70; State and local taxes in State where organized, \$146.35; taxes, licenses, and fees in other States, \$652.91; total.....	\$1,173.96
Cash paid for rents.....	5,000.00
Total Incidental Expense Account.....	\$6,173.96
Paid on account not itemized above, viz: printing and stationery, \$3,623.33; postage, \$566.08; advertising, \$341.30; fire ins., \$24.23; legal and office expenses, \$7,750.19; total....	\$12,305.13
Total.....	12,305.13
Total Expenditures.....	\$183,231.43

STATE MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN WORCESTER, MASS.

[Organized and Incorporated March 16th, 1844.]

HON. ISAAC DAVIS, *President.*

CLARENDON HARRIS, *Secretary.*

Attorney in Connecticut, WM. S. CAMP, Middletown.

I. ASSETS.

Loans on Real Estate..... \$105,424.00

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Worcester & Nashua R. R. Co.....			\$25,000.00
U. S. Bonds.....			700.00
Bank Stocks.....			1,500.00
Personal security.....			17,738.00
			\$44,938.00
Total amount Loaned.....			\$44,938.00
Premium notes and loans on policies now in force.....			22,127.19
Value of Real Estate owned by the Company after deducting incumbrances....			49,064.33

Stocks and bonds owned by the Company.

	Par value.	Market value.
U. S. 6 per cent. Bonds.....	\$261,000.00	\$293,620.00
City of Worcester Bonds and Notes.....	434,564.17	501,405.66
“ Lawrence Bonds.....	15,000.00	
“ Cambridge Bonds.....	15,000.00	
“ Portland, Me., Bonds.....	9,841.49	
Town of Boylston Notes.....	2,000.00	
“ Marlboro Notes.....	3,000.00	
State of New Hampshire Bonds.....	20,000.00	501,405.66
“ Maine Bonds.....	2,000.00	

	Par value.	Market value.
Millbury Nat. Bank Stock.....	\$6,000.00	\$7,500.00
Grafton Nat. Bank Stock.....	7,900.00	7,900.00
Leicester Nat. Bank Stock.....	5,000.00	6,000.00
Northboro' Nat. Bank Stock.....	2,000.00	2,500.00
City Nat. Bank Stock, Worcester.....	4,000.00	5,600.00
Central Nat. Bank Stock, Worcester.....	2,500.00	3,500.00
Quinsigamond Nat. Bank Stock, Worcester.....	18,700.00	24,310.00
Howard Nat. Bank Stock, Boston.....	16,700.00	18,537.00
Webster Nat. Bank Stock, Boston.....	5,000.00	5,200.00
Hide and Leather Nat. Bank Stock, Boston.....	11,200.00	12,824.00
Republic Nat. Bank Stock, Boston.....	7,500.00	9,600.00
First Nat. Bank Stock, Boston.....	5,000.00	9,250.00
Continental Nat. Bank Stock, Boston.....	10,000.00	11,700.00
Shawmut Nat. Bank Stock, Boston.....	6,700.00	9,209.00
Revere Nat. Bank Stock, Boston.....	9,000.00	10,822.50
Elliott Nat. Bank Stock, Boston.....	4,000.00	4,960.00
Atlantic Nat. Bank Stock, Boston.....	19,500.00	25,350.00
Third Nat. Bank Stock, Springfield.....	10,000.00	15,000.00
Millers River Bank Stock, Athol.....	400.00	560.00
Mutual Redemption Bank Stock, Boston.....	11,500.00	16,100.00
Suffolk Redemption Bank Stock, Boston.....	2,500.00	3,200.00
Worcester Redemption Bank Stock, Worcester...	3,500.00	4,900.00
Tremont Redemption Bank Stock, Boston.....	10,000.00	16,100.00
Total Market Value.....		\$1,022,448.16
Cash deposited in Banks and Trust Companies.....		16,514.53
Interest accrued and rec'd on cash loans and on bonds owned by the Company..		76,473.22
Interest accrued and received on premium loans and notes.....		1,999.42
Rents accrued for use of Company's property, or under sub-lease.....		2,200.00
Total Assets.....		\$1,341,188.85

II. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due.....	\$21,000.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries' 4 per cent.).....	1,071,430.00
Amount of all unpaid Dividends of surplus, percentages, bonuses, or other description of profits due policy-holders....	5,982.77
Total Liabilities.....	\$1,098,412.77
Surplus as regards policy-holders.....	\$242,776.08

III. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871.	\$49,169.31
Received for renewal premiums during the year.....	146,565.25
Cash received for all other premiums, extra risk.....	227.50
Total cash premium income.....	\$195,962.06
Cash received for interest upon cash loans on mort. of Real Estate.	\$7,165.46
Cash received for interest upon bonds owned and div. on stocks.	14,194.50
Received for interest upon premium notes or loans.....	1,999.42

Received for interest upon other debts due the Company.....	\$53,113.84	
Rents rec'd for use of Company's property, or under sub-lease..	2,026.11	
Total interest, dividend, and rent income.....		\$78,499.33
Notes or other obligations taken on account of new prem's; taken on account of renewal premiums.....	\$27,197.08	
Total note income.....		27,197.08
Total Income.....		<u>\$301,658.47</u>

IV. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$69,248.34	
Paid on account of policies lapsed, surrendered, and additions to the same, or purchased.....	5,866.49	
Cash paid for dividends to policy-holders.....	48,407.56	
Total paid to policy-holders.....		\$123,522.39
Commissions to agents on first premiums.....	\$9,543.76	
Commissions to agents on renewal premiums.....	7,393.45	
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	2,508.48	
Medical Examiners' fees.....	1,740.00	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	6,784.68	
Total pay Account.....		27,970.37
U. S. Taxes, Postage, and Revenue Stamps, \$475.82; State and local taxes in State where organized, \$3,546.82; taxes, li- censes, and fees in other States, \$438.24; total.....	\$4,460.88	
Cash paid for rents.....	2,976.11	
Other incidental office expenses.....	1,900.04	
Total Incidental Expense Account.....		9,337.03
Total cash expenditures.....		<u>\$160,829.79</u>

Premium-Loan Disbursements.

Notes and other premium obligations voided by lapse of policies, and war risk given up.....	\$13,544.23	
Total premium note expenditures.....		\$13,544.23
Total Expenditures.....		<u>\$174,374.02</u>

V. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$33,812.02	
Received during the year.....	27,197.08	
Total.....		\$61,009.10
Deductions during the year as follows:		
Obligations voided by lapse of policies, and war notes given up.	\$13,544.23	
" redeemed by maker in cash.....	25,337.68	
Total reduction of premium-note account.....		\$38,881.91
Balance, Note Assets at end of the year.....		<u>\$22,127.19</u>

SECURITY LIFE INS. AND ANNUITY COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated Jan. 17th, 1862.]

ROBERT L. CASE, *President.*ISAAC H. ALLEN, *Secretary.*

Attorney in Connecticut, F. H. BROWN, New Haven.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$110,000.00
Whole amount of capital actually paid up in cash.....	110,000.00

II. ASSETS.

Loans on Real Estate.....	\$14,000 00
Premium notes and loans on policies now in force.....	1,870,043.93

Stocks and bonds owned by the Company.

	Par value.	Market value.	
U. S. 5-20 6 per cent. Bonds of 1862.....	\$161,000.00	\$177,703.75	
“ “ “ “ 1867.....	25,000.00	28,000 00	
“ “ “ “ 1868.....	50,000.00	56,250.00	
“ 10-40 5 per cent. Bonds.....	100,000.00	109,500.00	
“ Currency Sixes.....	175,000.00	201,687.50	
South Carolina State Bonds.....	50,000.00	25,000.00	
Total Par and Market Value.....	\$561,000.00	\$598,141.25	\$598,141.25
Cash in office of Company		6,912.57	
Cash deposited in Banks and Trust Companies		41,700.64	
Interest accrued on cash loans and on bonds owned by the Company		7,378.53	
Interest accrued on premium loans and notes.....		43,778.89	
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871,		637,512.15	
Due from other Companies on account of re insured risks.....		25,170.12	
Present market value of Furniture, Safes, and Fixtures belonging to the Com- pany, at 50 per cent. of the cost thereof.....		15,384.62	
Total Assets.....			\$3,260,022.72

III. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due	\$73,250.00	
Claims for Death Losses and other policy claims resisted by the Company	5,000.00	
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries' 4 per cent.)	2,951,517.00	
Amount of unpaid dividends to stockholders.....	810.00	
Total Liabilities except cash capital		\$3,030 577.00
Surplus as regards Policy-holders.		\$229,445.72

IV. INCOME.

Cash rec'd for premiums during the year ending Dec. 31, 1871.	\$259,679.46	
Received for renewal premiums during the year.....	645,191.45	
Premiums from other Companies for re-insuring their risks.....	109,500.85	
Total cash premium income.....		\$1,014,371.76
Cash received for interest upon cash loans.....	\$1,217.67	
Cash received for interest upon bonds owned and div. on stocks.	19,871.68	
Received for interest upon premium notes or loans.....	94,417.12	
Total interest and dividend income.....		\$115,506.47
Cash from other Companies on account of losses or claims on policies of this Company re-insured.....	\$36,622.00	
Cash income from other sources, viz: Policy fees.....	830.50	
Miscellaneous cash income.....		37,452.50
Notes or other obligations taken on account of new premiums..	\$100,823.84	
“ “ “ “ “ renewal prem's..	429,827.99	
Total note income.....		530,651.83
Total Income.....		<u>\$1,697,982.56</u>

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$411,048.43	
Paid to other Companies for losses or claims on their policies re-insured by this Company.....	63,500.00	
Cash paid to annuitants.....	687.85	
Paid on account of policies lapsed, surrendered, or purchased..	30,909.86	
Paid for dividends to policy-holders.....	25,993.58	
Total cash paid to Policy-holders.....		\$532,139.72
Dividends to Stockholders.....		13,300.00
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$32,041.18	
Commissions to agents on first prem's, and on renewal prem's..	178,469.87	
Medical Examiners' fees.....	17,721.34	
Salaries and other compensation of officers and employes, except agents and medical examiners.....	37,250.00	
Total pay Account.....		278,782.39
U. S. Taxes and Revenue Stamps, \$1,992.48; State and local taxes in State where organized, \$1,295.70; taxes, licenses, and fees in other States, \$11,735.95, of which the sum of \$25 was paid in the State of Connecticut; total.....	\$15,024.13	
Cash paid for rents, including rent of home office (\$5,600).....	13,538.35	
Total Incidental Expense Account.....		28,562.48
Paid for furniture, safes, and fixtures for home or agency offices.	\$8,834.25	
Paid on account not itemized above, viz: postage and express, \$6,317.78; advertising and agency expenses, \$35,450.34; law, \$3,945.34; printing and stationery, \$21,426.20; total..	67,139.66	
Total.....		75,973.91
Total cash expenditures.....		<u>\$915,458.50</u>

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims.....	\$23,267.44
Notes and other premium obligations used in purchase of surrendered policies.....	155,380.98
Notes and other premium obligations used in payment of dividends to policy-holders.....	131,002.25
Total premium note expenditures.....	\$309,650.67
Total Expenditures.....	\$1,225,109.17

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$1,669,010.86
Received during the year.....	530,651.83
Total.....	\$2,199,662.69
Deductions during the year as follows:	
Obligations used in payment of losses and claims.....	\$23,267.44
Obligations used in purchase of surrendered policies.....	155,380.98
Obligations used in payment of dividends to policy-holders.....	131,002.25
Obligations redeemed by maker in cash.....	19,968.07
Total reduction of premium note account.....	329,618.74
Balance, Note Assets at end of the year.....	\$1,870,043.95

UNION MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN AUGUSTA, ME.

[Organized and Incorporated July 17th, 1848.]

HENRY CROCKER, *President.*W. H. HOLLISTER, *Secretary.*

Attorney in Connecticut, HENRY P. BARTON, Hartford.

I. ASSETS.

Loans on Real Estate..... \$2,852,694.65

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
See our Report for 1870.....			\$13,316.44
U. S. Bonds.....	\$1,100.00		1,000.00
Loans on Policies in force, with policies assigned to and in the hands of the Company as collateral.....			23,495.38
Total amount Loaned.....			\$37,811.82
			\$37,811.82

Premium notes and loans on policies now in force.	\$2,102,049.23
Value of Real Estate owned by the Company after deducting incumbrances....	134,895.31

Stocks and Bonds owned by the Company :

	Par value	Market value.
U. S. Stocks and Securities, no change.		\$116,907.50
State, County, City, and Town Securities, no change.		102,200.00
Total Market Value.		\$219,107.50
Cash in office of Company.		5,784.27
Cash deposited in Banks and Trust Companies.		75,735.66
Interest accrued on Cash Loans and on Bonds owned by the Company.		116,930.00
Interest accrued on premium loans and notes		64,990.00
Net amount deferred and outstanding Prem's on Policies in force, Dec. 31, 1871.		303,826.66
Total Assets.		<u>\$5,913,825.10</u>

II. LIABILITIES.

Claims for Death Losses and Matured Endowments, in process of adjustment, or adjusted and not due.	\$100,485.00
Claims for Death Losses and other policy claims resisted by the Company	12,000.00
Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted), computed by the Connecticut Insurance Department (actuaries' 4 per cent.).....	5,251,911.00
Total Liabilities.	<u>\$5,364,396.00</u>
Surplus as regards policy-holders	<u>\$549,429.10</u>

III. INCOME.

Total cash premium income.	\$1,047,266.17
Cash received for interest upon cash loans.	\$163,219.98
Received for interest upon bonds owned and div. on stocks	12,791.26
Received for interest upon premium notes or loans.	128,876.38
Received for interest upon other debts due the Company	9,865.97
Discount on claims paid in advance.	2,001.57
Total interest and dividend income	316,755.16
Total note income.	582,988.87
Total Income.	<u>\$1,947,010.20</u>

IV. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.	\$295,882.00
Paid on account of policies lapsed, surrendered, or purchased. . .	31,531.70
Cash paid for dividends to Policy-holders.	147,620.45
Total cash paid to Policy-holders.	\$475,034.15
Commissions to agents on first premiums; on renewal prem's. . .	\$153,936.63
Medical Examiners' fees.	10,968.35
Salaries and other compensation of officers and employes, except agents and medical examiners	59,669.84
Total pay Account	<u>224,574.82</u>

U. S. Taxes and Revenue Stamps ; State and local taxes in State where organized ; taxes, licenses, and fees in other States..	\$12,719.65	
Total Incidental Expense Account		\$12,719.65
Paid on account not itemized above, viz : advertising, printing, office expenses, exchange, express, law expenses, &c.....	\$44,776.75	
Total		44,776.75
Total Cash Expenditures		\$757,105.37

Premium-Loan Disbursements.

Notes and other Premium obligations used in payment of losses and claims.....	\$23,068.00	
Notes and other premium obligations used in purchase of surrendered policies	71,143.19	
Notes and other premium obligations used in payment of dividends to policy-holders.	202,663.53	
Notes and other premium obligations voided by lapse of policies.	194,756.89	
Total Premium Note Expenditures		\$491,631.61
Total Expenditures		\$1,248,736.98

V. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.	\$2,017,626.25	
Received during the year.....	582,988.87	
Total		\$2,600,615.12
Deductions during the year as follows :		
Obligations used in payment of losses and claims.....	\$23,068.00	
Obligations used in purchase of surrendered policies.	71,143.19	
Obligations used in payment of dividends to policy-holders	202,663.53	
Obligations voided by lapse of policies.....	194,756.89	
Obligations redeemed by maker in cash.....	6,934.28	
Total reduction of Premium Note Account.....		498,565.89
Balance, Note Assets at end of the year.....		\$2,102,049.23

UNITED STATES LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated Feb. 25th, 1850.]

JOHN E. DEWITT, *President.*CHAS. E. PEASE, *Secretary.*

Attorney in Connecticut, S. W. COWLES, Hartford.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000.00
Whole amount of capital actually paid up in cash.	250,000.00

II. ASSETS.

Loans on Real Estate.....	\$1,909,900.00
---------------------------	----------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Loans paid up Jan'y, 1872, and collat- erals returned.....			\$12,400.00
U. S. 5-20 Bonds.....	\$4,000.00	\$4,360.00	4,000.00
U. S. 5-20 Bonds.....	2,500.00	2,725.00	} 6,700.00
U. S. Life Ins. Co's Stock.....	3,500.00	5,250.00	
do. do. do.....	3,750.00	5,625.00	} 18,500.00
U. S. Trust Co's Stock.....	5,000.00	10,000.00	
N. Y. State Trust Co's Stock	5,000.00	5,000.00	
			<hr/> \$41,600.00
Total amount Loaned.....			\$41,600.00
Premium notes and loans on policies now in force.....			418,821.79

Stock and bonds owned by the Company.

	Par value.	Market value,	
U. S. 5-20 Bonds	\$100,000.00	\$109,000.00	
" Currency 6s.....	250,000.00	281,250.00	
New York City Central Park Bonds.....	12,000.00	11,280.00	
" " Improvement Stock.....	15,000.00	15,125.00	
" " Accumulated Debt.....	110,000.00	110,916.67	
" County Accumulated Debt.....	300,000.00	302,500.00	
" " Soldiers Substitute Bonds.....	30,000.00	27,450.00	
Brooklyn City Public Parks' Bonds.....	40,000.00	38,600.00	
" Temporary Loan	3,000.00	3,000.00	
" Water Loan.....	172,000.00	159,100.00	
Total Market Value.....		\$1,058,221.67	\$1,058,221.67
Cash in office of Company			3,167.55
Cash deposited in Banks and Trust Companies.....			68,321.47
Interest accrued on cash loans and on bonds owned by the Company.....			34,779.33
Interest accrued on premium loans and notes			18,000.00
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871..			120,760.46
Present market value of furniture, safes, and fixtures belonging to the Company, at 50 per cent of the cost thereof.....			9,631.02
Cash in hands of officers or agents, due the Company.....			9,631.02
Total Assets			<hr/> \$3,692,834.31 <hr/>

III. LIABILITIES.

Claims for Death Losses due and unpaid.....	\$1,066.66
Claims for Death Losses and Matured Endowments in process of adjustment, or adjusted and not due.....	82,500.00
Claims for Death Losses and other policy claims resisted by the Company	2,000.00

Net present value of all policies and obligations in force Dec. 31, 1871 (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.).....	\$2,891,958.00
Total Liabilities, except cash capital.....	\$2,977,524.66
Surplus as regards policy-holders.....	\$715,309.65

IV. INCOME.

Total cash premium income.....	\$854,611.16
Total interest, dividend, and rent income.....	229,025.56
Cash income from other sources, viz: Profit and loss account, balance and increase of capital stock paid in.....	\$50,000.00
Miscellaneous cash income.....	15,161.69
Total Income.....	\$1,098,798.41

V. EXPENDITURES.

Cash actually paid during the year for the Company's own Losses and Policy Claims, and additions thereto.....	\$208,243.41
Cash paid to annuitants.....	390.00
Paid on account of policies lapsed, surrendered, or purchased...	249,668.68
Cash paid for dividends to policy-holders.....	312,346.76
Total paid to Policy-holders.....	\$770,648.85
Dividends to Stockholders.....	64,000.00
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$9,946.15
Commissions to agents on first premiums; on renewal prem's....	71,104.25
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	8,640.60
Paid for Medical Examiners' fees.....	6,169.77
Salaries and other compensation of officers and employes, except agents and medical examiners.....	33,158.29
Total pay Account.....	129,019.06
U. S. Taxes and Revenue Stamps, \$3,804.05; State and local taxes in State where organized, \$2,653.80; taxes, licenses, and fees in other States, \$3,244.20; total.....	\$9,702.05
Cash paid for rents.....	16,201.60
Total Incidental Expense Account.....	25,903.65
Cash paid for commuting commissions.....	\$60,000.00
Paid for furniture, safes, and fixtures for home or agency offices.	25,788.19
Paid on account not itemized above, viz: advertising, printing and stationery, exchange and postage, legal expenses, Directors fees.....	42,351.54
Total.....	\$128,139.73
Total cash Expenditures.....	\$1,117,711.29

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year.....	\$649,254.64
Received during the year and restored with policies.....	196,434.32
Total.....	\$845,688.96

Deductions during the year as follows :

Obligations voided by lapse of policies.....	\$25,521.72	
Obligations redeemed by maker in cash.....	401,345.45	
Total reduction of premium-note account.....		\$426,867.17
Balance, Note Assets at end of the year.....		\$418,821.79

WORLD MUTUAL LIFE INSURANCE COMPANY.

LOCATED IN NEW YORK CITY.

[Organized and Incorporated Nov. 18th, 1866.]

JAMES H. FROTHINGHAM, *President.*

WILLIAM F. BUCKLEY, *Secretary.*

Attorney for Connecticut, _____

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

II. ASSETS.

Loans on Real Estate.....	\$8,250.00
---------------------------	------------

Loans on Collaterals.

	Par value.	Market value.	Amount loaned.
Brooklyn Trust Co's Stock.....	\$13,500.00	\$16,200.00	} \$17,000.00
Home Fire Ins. Co's Stock.....	4,400.00	4,840.00	
Long Island Bank Stock.....	20,100.00	28,140.00	20,000.00
U. S. 5-20 6s of 1862.....	4,000.00		4,000.00
N. Y. City 7 per cent. Certificates of Indebtedness.....	20,000.00	20,000.00	20,000.00
U. S. 5-20 6s.....	20,000.00	22,000.00	20,000.00
			\$81,000.00

Total amount Loaned.....	\$81,000.00
Premium notes and loans on policies now in force.....	64,805.00

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
U. S. 5-20 6 per cent. Bonds of 1864, Registered..	\$100,000.00	\$110,000.00	
“ “ “ “ “ Coupon.....	86,500.00	95,150.00	
Total Market Value.....		\$205,150.00	\$205,150.00
Cash in office of Company, and deposited in Banks and Trust Companies.....			36,725.58
Postage and Revenue Stamps.....			50.00
Bills receivable.....			8,655.48
Interest accrued on Cash Loans and on Bonds owned by the Company.....			4,000.00

Interest accrued on premium loans and notes.....	\$471.49
Net amount deferred and outstanding prem's on policies in force, Dec. 31, 1871.	97,961.31
Present market value of furniture, safes, and fixtures belonging to the Company	7,484.98
Total Assets.	\$514,553.84

III. LIABILITIES.

Total policy claims	\$5,000.00
Net present value of all policies and obligations in force Dec. 31, 1871, (re-insurance deducted) computed by the Connecticut Insurance Department (actuaries 4 per cent.)	410,860.00
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders.....	1,000.00
Bills for printing and stationery.....	470.00
Total Liabilities, except cash capital.	\$417,330.00
Surplus as regards policy-holders	\$97,223.84

IV. INCOME.

Total cash premium income.....	\$179,327.17
Cash received for interest upon cash loans.....	\$4,120.53
Received for interest upon bonds owned and dividends on stocks.	12,446.76
Received for interest upon premium notes or loans.....	2,146.68
Received for interest upon other debts due the Company.....	861.53
Discount on claims paid in advance.....	178.76
Total interest and dividend income	19,754.26
Cash income from other sources, viz: Stockholders special subscriptions.....	\$1,535.00
Miscellaneous cash income.	1,535.00
Total note income.	31,658.70
Total Income.	\$232,275.13

V. EXPENDITURES.

Cash actually paid during the year for the Company's own losses and policy claims, and additions thereto.....	\$55,265.31
Cash paid to annuitants.....	369.20
Paid on account of policies lapsed, surrendered, or purchased...	5,269.90
Cash paid for dividends to policyholders.....	13,505.98
Total cash paid to policy-holders	\$74,410.39
Premiums (less rebate or commissions) to other Companies for policies re-insured.....	\$1,949.20
Commissions to agents on renewal premiums	28,909.97
Salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	6,359.33
Paid for Medical Examiners' fees	3,809.50
Salaries and other compensation of officers and employees, except agents and medical examiners.....	16,105.81
Total pay account	\$57,133.81

U. S. Taxes and Revenue Stamps, \$209; State and local taxes in State where organized, \$67; taxes, licenses, and fees in other States, \$2,951.40; total	\$3,227.40	
Cash paid for rents	8,804.14	
Total incidental expense account		\$12,031.54
Paid on account not itemized above, viz: advertising, \$3,049.31; printing and stationery, \$5,753.43; postage and exchange, \$2,234.29; office expenses, \$2,285.22; agents expenses, \$7,674.52; total	\$21,296.77	
Total		21,296.77
Total cash expenditures		\$164,872.51

Premium-Loan Disbursements.

Notes and other premium obligations used in payment of losses and claims	\$567.69	
Notes and other premium obligations used in purchase of surrendered policies	235.85	
Notes and other premium obligations used in payment of dividends to policy-holders	1,228.43	
Notes and other premium obligations voided by lapse of policies	14,453.82	
Total premium note expenditures		\$16,485.79
Total Expenditures		\$181,358.30

VI. PREMIUM-NOTE ACCOUNT.

Obligations at beginning of the year	\$50,122.00	
Received during the year	31,658.70	
Total		\$81,780.70
Deductions during the year as follows:		
Obligations used in payment of losses and claims	\$567.69	
“ “ purchase of surrendered policies	235.85	
“ “ payment of dividends to policy-holders	1,228.43	
“ voided by lapse of policies	14,453.82	
“ redeemed by maker in cash	489.23	
Total reduction of premium-loan account		\$16,975.02
Balance, Loan Assets at end of the year		\$64,805.68

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SIXTH REPORT

OF THE

COMMISSIONERS OF FISHERIES

OF THE

STATE OF CONNECTICUT.

1872.

HARTFORD:
PRESS OF CASE, LOCKWOOD & BRAINARD.
1872.

AMERICAN MEDICAL ASSOCIATION

REPORT.

To His Excellency the Governor, and the General Assembly of the State of Connecticut :

Inquiries concerning pisciculture are yearly becoming more and more general, and the practicability of restoring fish of various kinds to rivers formerly abounding in them, is attracting the attention of the legislatures of many of our States. Experiments are also being made of introducing new species, or of transporting those found in one portion of the country to the waters of others more or less remote. Commissioners on fisheries have been appointed in all the New England States, New York, New Jersey, Pennsylvania, Virginia, Alabama, and California.

During the past year, your Commissioners have completed the stocking of ponds with black bass as requested by the selectmen of various towns. They have also continued shad hatching operations upon the Connecticut River with great success. They have also procured an additional number of salmon ova, now in the process of hatching, the young fry from which are to be placed in streams in different parts of the State. Details of these undertakings and operations will be found in the course of the report.

BLACK BASS.

The black bass which have been introduced into the lakes and ponds of the State, thrive well, and have greatly increased in numbers. Those waters which were stocked with this fine fish by private enterprise, previous to the appointment of Fish Commissioners, have afforded great sport to the

angler and added a toothsome delicacy to the tables of our citizens. A list of lakes and ponds stocked with this fish by the Commissioners, with the date of their introduction is here given. The law protects them for three years, after which they are fair game to all proper modes of fishing.

Date.	Place.	No. of Fish.
Sept. 1868.	Middletown City Reservoir,	- 110
July 27, 1869.	Job's Pond, Portland, -	- 49
Oct. 12, "	Rogers's Pond, Lyme, -	- 14
Aug. 10, "	Snipsic Lake, Rockville, -	- 145
Aug. 23, "	Park Pond, Winchester, -	- 123
Aug. 24, "	West Hill Pond, New Hartford,	- 129
Aug. 25, "	Toby, Pod Hill, Doolittle Ponds, Norfolk,	136
Sept. 11, "	Hartland Pond, Hartland, -	- 119
Sept. "	Preston Lake, Preston, -	- 20
Sept. 20, "	Coe's Brass Co. Pond, Torrington,	137
Oct. 1, "	South Coventry Pond, -	- 110
Oct. 9, "	Cedar Lake, Chester, -	- 122
Oct. 12, "	Hog Lake, Lyme, -	- 32
Oct. 22, "	Cranberry Pond, Granby, -	- 132
Oct. 28, "	Stonington Pond, -	- 132
Nov. 19, "	West Hartford Reservoir, -	- 68
Nov. 22, "	Collinsville Pond, -	- 51
July 16, 1870.	Bethlehem Pond, -	- 85
Aug. 12, "	Fountain Lake, Newtown, -	- 113
Aug. 27, "	Umpawaug Pond, Redding Ridge,	120
Oct. 13, "	Loomis' Pond, East Lyme, -	- 66
Oct. 13, "	Lake's Pond, Waterford, -	- 67
Oct. 13, "	Gardner's Lake, Salem, -	- 71
Oct. 18, "	Moosup Pond, Plainfield, -	- 98
Oct. 18, "	Alexander's Pond, West Killingly,	- 40
Oct. 18, "	Killingly Pond, -	- 30
Oct. 18, "	Chestnut Hill Reservoir, Killingly,	- 30
Oct. 26, "	Woodstock Pond, -	- 46
Oct. 26, "	Black Pond, Woodstock, -	- 40
Aug. 23, 1871.	Middlefield Reservoir, -	- 52
Aug. 23, "	Black Pond, Middlefield, -	- 50
Aug. 23, "	Meriden Reservoir, -	- 52
Aug. 29, "	Pistapaug Pond, lying in Wallingford, Durham and North Branford,	- 103

Date.	Place.	No. of Fish.
Aug. 30, 1871.	Danbury Reservoir, - - -	79
Sept. 5, "	Goshen, Pond, - - -	75
Sept. 6, "	Cream Hill Lake, North Cornwall, -	75
Sept. 6, "	Mashapaug Pond, Union, - - -	60
Total number distributed, - - -		2981

In addition to these fish, in September, 1868, forty-nine striped bass (*Labrax Lineatus*) were placed in Job's Pond, Portland, and in November, 1869, fifty-three of the same species in Rogers' Pond, Lyme. This was done entirely as an experiment, the result of which is not yet known.

SHAD.

Owing, at least partially, as we believe, to the hatching operations at South Hadley Falls, the number of this fish seems to be increasing in the Connecticut River every year. Last spring at the very height of the season, they were so plenty at Lyme as to glut the market. They were sold at \$10 per hundred, and many thousands were salted as in old times. The attention of the last General Assembly was called to the fact that great numbers of shad were seen in the canal at Windsor Locks in July, and some apprehension was felt that they might die there in consequence of being able to find no egress. Your Commissioners were directed to investigate the matter, which they did, and after careful observation, became convinced that the fish did not die there, but eventually found their way out and down the stream. On Sunday the mills are not in operation, and there is no current in the canal, so that the fish may readily find their way to the entrance and pass out. The last report of the officers of the Connecticut River Company to the stockholders, says, page 4:

"There was considerable apprehension on the part of some persons last spring, that the young shad coming down the river perished in the canal. From the closest observation, it was found to be without foundation. On account of the water being so low and so early in the season last year, the gate at the head of the canal, ordinarily used for the passage of boats, was thrown open to admit as free passage of water as possi-

ble into the canal, and this as early as the season when the shad were running down the river, a thing which cannot happen, except in a season of drought, not only unusually severe but early. Many shad passed into the canal, but they did not perish there, a fact sufficiently established, as they were neither seen, nor smelt, either in the canal, or locks, or the water wheels of the mills. Many went out at the locks, which are opened a number of times daily in the passage of boats, and many more passed back through the open gate, in which they came in. About a mile below the head of the canal, the passing of the young shad, as constantly witnessed by the men at work, in the construction of the piers of the safety gates, was not confined to one direction, but they were passing through between the piers, both up and down the canal.

There is no more obstruction to the young shad going out, than into the canal. It is a free passage way of over twenty feet in width. If it should ever be found, that any number of young shad are in danger of injury, by the necessity of opening this gate for the supply of water, so early in the season, as the shad are running down the river, the most simple remedy will probably be a wire screen, placed across the gate."

On the 15th of June your Commissioners commenced at South Hadley Falls to take the ova from mature shad for the purpose of hatching them in boxes placed in the river, as has been done since 1867, with the single exception of the year 1869. Mr. Charles C. Smith was engaged as superintendent of the work, and it is but just to say that he gave his whole time and attention to it, and proved faithful and efficient.

By the kindness of the Massachusetts Commissioners, expressed through Col. Theodore Lyman, the hatching apparatus belonging to that State was placed at the disposal of the operators, and was used throughout the season. The taking of ova continued until the 10th of July, when the fish had decreased in numbers to such an extent as to make further attempts useless.

TABLE OF SHAD HATCHING OPERATIONS AT SOUTH HADLEY FALLS, 1901.

DATE.	NUMBER OF SHAD TAKEN.				Estimated number of Ova.	THERMOMETER.						Fry turned into the River.		GENERAL REMARKS.	
	Lot.	Haul.				In Open Air.			In Water.			Hour.			
		1st Haul.	2d Haul.	3d Haul.		4th Haul.	6 A. M.	1 P. M.	6 P. M.	6 A. M.	1 P. M.		6 P. M.		
Thursday, June 15,	1	Males, 12	Males, 13	Males, 10	145,000										
Friday, " 16,	2	Males, 13	Females, 15	Females, 12	187,000	64	85	62	64	68	68				
Saturday, " 17,	3	Females, 8	Females, 12	Females, 1											South wind; no mature ova.
Sunday, " 18,	18	Females, 29				63	81	60	63	68	65				[muddy.
Monday, " 19,	8	Males, 122	Males, 17	Males, 40	459,000	59	59	54	88	67	67				Wind N. E.; 1 P. M. S. E., raining hard, water muddy.
Tuesday, " 20,	4	Males, 100	Males, 45	Males, 30	892,000	60	71	73	64	68	68				Wind N. E., still raining, water rising and very muddy.
Wednesday, " 21,	5	Females, 50	Females, 60	Females, 22		64	86	64	65	72	68	1			7 A. M. Wind W.; 12 M. South wind, water risen 2 feet.
Thursday, " 22,	6	Females, 89	Females, 45	Females, 75	196,000	64	70	69	64	68	68	2			2 A. M. Raining very hard; wind N. E.
Friday, " 23,	7	Females, 65	Females, 15	Females, 32	4,450,000	62	72	72	65	72	68	3			6 A. M. Wind N. E.
Saturday, " 24,	8	Females, 40	Females, 51	Females, 47	4,800,000										Wind N. E.
Sunday, " 25,	8	Males, 50	Males, 45	Males, 56	3,250,000	56	78	66	65	70	70	4			Wind N. E.; raining; water very thick with mud.
Monday, " 26,	9	Females, 52	Males, 43	Females, 48	6,400,000	60	86	80	88	74	72				Weather pleasant; wind N. W.
Tuesday, " 27,	10	Males, 80	Males, 18	Males, 11	8,860,000	76	84	76	73	84	84	72	5		South wind.
Wednesday, " 28,	11	Females, 24	Females, 32	Females, 69	5,450,000	70	80	70	65	76	71	6			5 A. M. South wind.
Thursday, " 29,	12	Males, 32	Males, 30	Females, 47	4,950,000	67	83	69	71	76	67				Shower at 4 P. M.; wind capsize three boxes.
Friday, " 30,	13	Females, 30	Females, 40	Females, 21	4,600,000	69	81	77	72	87	72	7			Cold wind from West.
Saturday, July 1,	14	Males, 11	Males, 13	Males, 21											
Sunday, " 2,	15	Females, 62	Females, 88	Females, 32	5,350,000	61	81	69	71	73	71	8			11 P. M. Wind South.
Monday, " 3,	15	Males, 8	Males, 14	Males, 20	2,280,000	65	76	73	70	74	78	9			M. Wind West in morning; South P. M.
Tuesday, " 4,	16	Females, 25	Females, 15	Females, 1	2,400,000	67	71	89	70	76	76	10			9 P. M. South wind.
Wednesday, " 5,	16	Males, 6	Males, 7	Males, 13	480,000	71	82	75	72	76	74	11			1 A. M. South wind.
Thursday, " 6,	17	Females, 19	Females, 20	Females, 42	2,850,000	71	89	76	74	78	76	12			1.30 A. M. Wind N. W.
Friday, " 7,	18	Males, 8	Males, 15	Males, 6		72	80	72	76	79	79	13			11 P. M. A large number of ova killed by lime from mill.
Saturday, " 8,	19	Females, 24	Females, 16	Females, 28	700,000	67	80	79	75	80	76	14			11 P. M. Hard shower this morning, N. W.
Sunday, " 9,	20	Males, 44	Females, 69	Females, 9	980,000	81	88	76	77	78	76	15			11.30 P. M. Wind S. W.
Monday, " 10,	21	Females, 88	Females, 80		600,000	76	80	82	78	79	79	17			10 P. M. Wind S.; fine shower.
Tuesday, " 11,		Males, 4	Males, 9	Males, 0											
Wednesday, " 12,		Females, 9	Females, 26	Females, 8		68	76	68	77	79	77	18			Hard shower 8 P. M.
Thursday, " 13,						68	86	88	78	81	77	19			10 P. M. Weather pleasant; wind N.
Friday, " 14,						82	85	86	78	81	81	20			9 P. M. Weather pleasant; wind S.
					68,177,000							21			9 P. M.

It will be observed from an examination of the table prepared by Mr. Smith, that the number of male fish was greatly in excess during the earlier part of the work, but as the season advanced, the proportion of females increased until towards the last, they greatly outnumbered the males. The usual success was attained, and by the estimate of Mr. Smith, more than sixty millions of young fry were hatched, and most of them turned into the river. About five million were taken to Westport in large tin pails by Mr. E. M. Lees, and placed in the Saugatuck River, in which they were formerly abundant, with the hope of restoring them once more to their old haunts. About one million and a half were also transported to Mystic by the Rev. Wm. Clift, and put into the headwaters of the Poquonnock River. It was found that they could be conveyed for these short distances without loss, and this might well be, when we reflect that Mr. Seth Green, of New York, actually succeeded in delivering a large number, (taken from the Hudson River) in California, alive and in good condition, to be placed in the Sacramento River. The process of hatching as practiced at South Hadley Falls, has been so thoroughly described in the last two reports of your Commissioners, that they do not deem it necessary to repeat it here.

By the provisions of a law passed by the General Assembly in 1868, the pounds for the taking of shad, near the mouth of the Connecticut River were to cease to exist after the year 1871. An effort was made last year to repeal this law, but proved unsuccessful. Your Commissioners then asked for the passage of a statute, which would insure the discontinuance of the pounds, from the mouth of the river as far west as the *west* line of the town of Clinton. The Committee on Fisheries were of the opinion that the law should include all fykes, traps, set nets and permanent or fixed contrivances for the taking of fish. The bill was so reported to the Assembly and passed, after an amendment had been made, defining the limit to be the *east* line of the town of Clinton, thus allowing pounds to be set as usual in the waters off this town. This seems to your Commissioners unjust, and has naturally caused considerable ill feeling among the fishermen, as it is

well known that some of the most successful pounds for shad have been set in those waters. That portion of the statute, which relates to "other permanent or fixed contrivances" has caused your Commissioners much additional labor, as owing to a clause, by which a majority of them were authorized to grant permits, they have received a large number of petitions to use fykes and set nets, and even many owners of eel pots have felt obliged to ask permission to set them.

The fyke interest is one of considerable importance. Many of the people living along the shore of the Sound, between the mouth of the Thames River and the Rhode Island line, gain a subsistence during the winter by this mode of fishing. Petitions poured in from New London, Noank, Waterford, Mystic and Stonington, asking that the people should have the liberty to set their fykes as usual. On investigation, it was found that the principal fish taken in them are flat fish, and that they are taken at a time when few other fish are to be found in the market. After a thorough consideration of the subject, and a consultation with the United States Commissioner on Fisheries, Prof. Spencer F. Baird, it was decided to grant these requests, and permits were issued accordingly.* The pound fishermen of Saybrook and Westbrook also made application to be allowed to set their pounds. They claimed that all should be treated alike, and as the owners of pounds in the town of Clinton had the privilege, it should also be allowed to them. After several hearings, in view of the injustice claimed, it was decided to make a proposition to them, allowing the pounds to be in operation four days in the week, on condition that the fishermen would bind themselves faithfully to observe three days of "close time," and if during this time any shad find their way into the pound, they were to be released. A copy of the permit is here inserted.

*There would seem to be no danger of exterminating the flatfish, as one weighing four pounds two ounces was opened in the presence of the Commissioners, and it was found by actual weight that the ova weighed one pound ten ounces, or considerably more than a third of the whole fish; when it is considered that the ova of this species are very small, their number can be appreciated.

“PERMIT, No.

“Be it known, that under and by virtue of the authority vested in us, Commissioners on Fisheries of the State of Connecticut, we do hereby authorize and permit

of the town of _____ in said State, to construct and use a pound for capturing fish, from the fifteenth day of April to the fifteenth day of June, A. D. 1872, at any of the places where pounds have heretofore been constructed and used and where he has the right of possession :

Always, however, upon the following conditions, that is to say :

“FIRST. The leader of such pound shall not be more than two hundred rods long ; and the bowl on its outer or sea end shall not extend beyond one mile from low water mark.

“SECOND. He shall not use any net for the leader, the heart or the bowl having a mesh less than two and a half inches square, until after the fifteenth day of June.

“THIRD. Between the hours of six o'clock on Friday morning and six o'clock on the following Monday morning, during the season covered by this permit, he shall lift and keep up, out of the water, at least twenty yards of the outer or seaward end of the leader, and shall also close the opening into the heart so as effectually to prevent the entrance of any fish during the periods aforesaid ; and on each Monday morning, or as soon thereafter as the weather will permit, he shall close the opening of the bowl and examine the bowl thoroughly for fish, and if any fish shall be found therein, they shall forthwith be let free on the outer or seaward side of the bowl. This shall be interpreted to allow one haul (and one only) to be made during the period between midnight Thursday and six o'clock Friday evening, provided said haul be completed within said period.

“FOURTH. He shall keep an accurate record of the numbers and kinds of fish captured in said pound during each day of the season covered by this permit, and shall make true return thereof under oath, as often as requested by us.

"FIFTH. Any smolt, grilse or salmon caught in said pound shall be immediately released and the fact forthwith reported to us.

"SIXTH. The number of this permit shall be set in a conspicuous place at the land end of the leader, and at or near the outer side of the bowl, the same to be in black figures at least six inches long and four inches wide, painted on a white ground.

"SEVENTH. The violation of any one of these conditions shall render this permit null and void; and the authority hereby given shall from henceforth be deemed, and in fact shall be, at an end.

"EIGHTH. Any dispute arising about the construction of these conditions, shall be settled by the Commissioners alone.

In witness whereof we have hereto set our hands this
day of A. D. 1872.

} Commissioners
 on
 Fisheries.

"the undersigned do hereby accept the foregoing permit, and in consideration of the same being granted to do solemnly promise and agree to and with the Commissioners on Fisheries of the State of Connecticut aforesaid, that will faithfully and honestly observe and keep each and all of the conditions therein named, and do hereby authorize and empower the said Commissioners or their agents, if or any of agents shall violate any of said conditions, to seize and carry away and sell at public or private sale, all the nets, ropes and other materials constituting the bowl, heart or leader of said pound, or appurtenant thereto, and out of the proceeds of such sale to pay all expenses of such seizure, removal and sale, and put the balance thereof, if any remain, into the State treasury for the benefit of the State; and full and complete leave is hereby given to said Commissioners, by themselves, their servants or agents to enter our premises at their will for the purposes of said seizure, removal and sale."

This proposition is based upon a bill drawn by Prof. Baird,

in consultation with the Massachusetts Commissioners, which bill has been, or is to be presented to the legislatures of Massachusetts and Rhode Island, to govern the use of pounds in waters lying within the jurisdiction of those States. The agreement was duly signed by both parties and proves mutually satisfactory; to the Commissioners as being sufficient to reasonably protect the shad, and to the fishermen as not depriving them of their old privilege.

One of the arguments formerly used in favor of the pounds, and the use of a fine mesh in their construction, was that they took many whitefish, which were used as a manure for the land. It was also urged that few could be taken after the 15th of June, as the fish were then collecting in schools, were found only in deep water, and could only be taken by means of long purse nets. One pound fisherman testified before the Commissioners this spring, that last year he used a fine mesh in his pound after the 15th of June, and between that date, and the 12th of August, he took 240,000 whitefish. Permission has been given this year for the use of a fine mesh after the 15th of June, as by that time the run of shad has ceased. We take the liberty to insert here two or three extracts from letters which tend to show the effects of shad-hatching operations upon the number of shad taken. It will be recollected that the first result of these labors was expected in 1870, three years after their commencement. The first extract is from a letter of Henry Fox, dated Deep River, April 15th, 1872. He writes: "In answer to your inquiries in reference to the catch of shad at Selden's fishery, during the seasons of 1870 and 1871, in comparison with the two previous years, I have to say that it was considerably larger. The catch for the last four years, was in round numbers, as follows: In 1868, 9,000; 1869, 9,000; 1870, 13,000; 1871, 15,000. It must be remembered, however, that the catch of shore fisheries is more or less affected by freshets and other causes, and the report of one or two years, without noting the attending circumstances, may not afford a correct indication of the general run of shad in the river."

Mr. John W. Bill, of Lyme, writes, under date of April

20th, 1872: "Yours requesting my views concerning matters pertaining to your commission has been received, and in reply will say, I regard the artificial propagation of fish in the waters of our State as no longer a debatable question, but in fact an eminent success. For years I was skeptical on the subject, but the stern logic of facts is stubborn, and now I cheerfully acknowledge that that which I had considered visionary, or only theoretical is fully sustained by incontrovertible evidence. For many years prior to 1870, the catch of shad in the river had been annually diminishing, until it seemed to to be only a question of time when the shad, like the salmon fisheries, should be known only as one of the productions of the past; yet brighter days are dawning on this large interest. The number of shad taken from the river in 1870 and 1871, was greatly in excess of any year during the last decade, and the large increase of *small* shad was particularly noticeable during the last two fishing seasons, which practical fishermen with scarcely an exception, attribute to their production by artificial means. I have not the data at hand to enable me to compare our success with former years, and indeed I could not present a just comparison, inasmuch as the freshet two years ago washed away important portions of the bank over which we hauled our seines, yet all the fisheries in the vicinity increased the number taken in 1870 and 1871, from 25 to 100 per cent."

Mr. J. Matson, of Old Lyme, under date of April 26th, 1872, writes: "Feeling a deep interest in your laudable endeavors to increase the number of shad in the Connecticut River, perhaps a few statistics resulting from personal observation and my own experience may be of interest to you. I find, on examining the number caught on my fish place for the past five years, there has been a gradual increase. In the year 1868, the number caught was 2,531, in 1871 7,000, nearly double what was caught in any one of the four preceding years. The increase of small shad for the past two years from some cause has been very great. The number sometimes inclosed and drawn nearly ashore has been perfectly astonishing. In my opinion, it is in a very great measure the

result of the fish propagation in which you are engaged. I am convinced that with proper protection from our legislature, we can have our rivers filled with as bountiful a supply as in former years."

Your Commissioners think that there is sufficient encouragement to continue these operations for a few years, when it is hoped that with proper regulations, they will be no longer necessary.

Salmo Salar.

Of all the duties devolving upon your Commissioners, that of restoring salmon to the principal rivers of the State, is by far the most important. The practicability of the work has already been demonstrated in previous reports. Every year but strengthens the proof and encourages us to go on. The work is necessarily slow, and its results for the first few years must seem insignificant. The reasons are obvious: Salmon are exterminated in our rivers. There are none left to breed from. Maine and Canada are the nearest places whence spawn can be obtained; but the prices charged have been so high that a comparatively small number of eggs have been bought. Where millions should have been introduced, we have had to content ourselves with a few thousands. These few must remain in and about the shallows where they are placed, for a period of from eighteen to thirty months before they will be ready to go to the sea. During this long period they are exposed to a variety of dangers; and although they exhibit a wonderful instinct in avoiding danger and hiding from their enemies, a very large portion of them are undoubtedly destroyed; and but a very small percentage of the original number survive to make their pilgrimage to the ocean. Here again, as they rapidly increase in size, they become more prominent objects of attack to their salt water foes, and again their numbers are reduced. After six months absence they return about spring time to their old haunts in fresh water, but not yet as salmon (properly so called), but as grilse, weighing four or five pounds each. In the fall they again migrate to the salt water and remaining until the fol-

lowing spring return as full grown salmon. Probably not more than one in a hundred thus survives to reach maturity. The introduction of ten thousand fry would consequently produce not more than a hundred full grown salmon, and these might come and go without one being seen—much less caught.

In view of the facts, therefore, that it takes five months, or thereabouts, to hatch out and protect the fry in the hatching house until ready for the river; then eighteen months to develop their scales which fit them for salt water; then six months feeding in salt water; then from four to six months tarrying in fresh water; then six months further feeding in salt water; in all, over three years of life before maturing into full grown salmon, it will be readily understood how slow must be the task which we have undertaken; and how long a period must necessarily pass before any successful results can be made to appear. It is slow work with abundance of spawn; but with only a limited supply, such as we now have, we cannot look for any perceptible results for some years—at least five or six years to come.

Anxious to shorten this period and to restock our rivers as speedily as possible it became necessary to devise some means to cheapen the cost of ova; and to this end your Commissioners united with other New England Commissioners in an experiment to procure ova in Maine under the superintendence of Charles G. Atkins, Esq., the Maine Commissioner. (See Connecticut Commissioners' Report, 1871.)

Although this was the first experiment of the kind ever made, it proved eminently successful—reducing the cost of the ova more than one-half; while the practical knowledge acquired by Mr. Atkins in the course of the experiment gives assurance that in the coming year the price will be reduced to at least one-fourth, possibly one-eighth of the price of Canada ova. We quote from Mr. Atkins' report the particulars of this experiment:

“Early in the year I decided to try the experiment of breeding salmon near Bucksport, and the States of Massachusetts and Connecticut desiring to try also, whether they could not obtain salmon spawn for re-stocking their exhausted rivers on better terms than those of-

ferred in Canada, were allowed to share in the experiment by contributing to the expenses.

The plan was as follows: To buy live salmon of the fishermen in the vicinity of Bucksport, transport them to some convenient place where they could be confined within a small space in fresh water, and kept until the spawning season, when their eggs could be taken. All of the eggs were to be developed on the spot sufficiently to ensure their safe removal, and a portion of those belonging to Maine to be hatched out and turned into those waters to assist in increasing the number of salmon in the Penobscot, which would thereby become better able to afford us parent salmon in the future. Among the advantages which this plan would have over that of catching the parent fish on their spawning ground in the fall, three deserve mention. In the first place, we could beyond question obtain a large number of salmon from the owners of weirs, while it was a matter of great uncertainty how many could be caught on the upper waters, where they spawn. In the second place, we should be within easy reach of railway and steamboat transportation, while the spawning grounds lie in the wilderness. In the third place, the spawn that we should take away would not detract anything from the natural increase of the species in the river since we should use for parent fish only those that would otherwise have gone to the markets, and the accustomed number of adult fish would still be left to deposit their eggs without molestation. There were, on the other hand, some serious objections to the plan. It is known that some wild animals become barren if imprisoned. Such might be the case with salmon. It might even be impossible to keep them alive during the long period intervening between their capture and the spawning season. A portion of the salmon caught about the mouth of the Penobscot, where the water is salt, might not really be on their way to the breeding grounds, and might not be ready to lay their eggs until the next year. Finally, who could tell the sexes apart? or how could we be certain of a due proportion of males and females among our purchases? Nevertheless, the locality selected on the whole was the most favorable.

After an examination of the region, I selected Craig's Pond brook in Orland, as the site of operations. This is the outlet of Craig's pond, and is tributary to Allamoosook or Great pond, whose waters discharge through Eastern river into Penobscot bay. One of the motives for locating on Eastern river was the hope that by turning out a large number of young there, as we should do in case of a surplus, the river, which is a small one, might become stocked with salmon,

and we might be able to catch the parent fish after the lapse of a few years, in closer proximity to the breeding works. During the first season, (and for several more, if operations were continued in the same locality,) we should be compelled to buy salmon caught about the mouth of the Penobscot, near the southern end of Verona, and the distance thence to the breeding works at Craig's Pond brook was about nine miles, half through salt or brackish water and half through fresh. There were three dams on the way, to be surmounted by means of locks. The location was made so far from the fishing grounds, in order that in case of a surplus of eggs, the young salmon hatched from them might be turned loose directly from the hatching house into the fresh water, and yet be so far from the salt water that few or none of them would get down into it before they were old enough to breathe it with impunity.*

The water of Craig's Pond brook was supposed to be peculiarly fitted to be the abode of salmon, old and young. It is so pure that a pin can be seen at the depth of six feet. Its sources are Craig's pond, the most transparent body of water I have ever seen in the State, and a number of large springs that enter the brook some thirty rods from its mouth. Just below these springs a pond, about forty rods in area and seven feet deep at the deepest point, was constructed by re-building an old dam which had been several years out of use. Here it was proposed to keep the parent salmon through the summer. The brook presented excellent facilities for the erection and maintenance of hatching works.

Arrangements for the supply of salmon were made with Avery H. Whitmore, of Verona, who undertook to deliver them alive at Craig's Pond brook. The fish were placed in a dory that was pierced by augur holes to provide a circulation of water, ballasted and buoyed to keep it at the proper level, and covered with a net to prevent the fish from leaping out. This was towed after another dory propelled by oars. The first attempt at transportation was made on the seventh day of June. Twelve salmon were put into the boat and eight of them died on the way, while the remaining four seemed nearly dead. The poor success in this trial appeared to be owing to lack of pure water, there being only a dozen holes for the change. A larger num-

*Very young salmon, (called at that age "parr,") are unable to breathe salt water, and die when put into it. There occurs, however, at the age of one or two years a remarkable change which fits them to breathe salt water as well as fresh, and when this occurs, their instincts lead them to seek the ocean. They are then called "smolts."

ber of holes were bored, and on the next trip four fish out of seven were brought through in safety. The number of holes were then increased to a hundred, and the next three lots, of four, six and ten fish, respectively, were all brought through in safety. After this time there was very little loss in transportation, until hot days in July.

The number of salmon bought was smaller than at first intended owing to several causes. But little being known about the business of transporting salmon, we could get them delivered at the works only by special contract. The season proved a poor one for the salmon fishing, and the men who had undertaken to supply us did not catch as many as they anticipated. Finally the extraordinary mortality among those first received and the suspension of operations during the building of a new pound, as will be detailed below seriously interfered with the collection of salmon.

The following table exhibits the receipts of salmon and their weights. Those received on the 26th and 28th were placed in Dead brook. The others were received at Craig's Pond brook. In addition to the number here recorded, nine were placed in a pond near Bucksport village, making the whole number bought 111.

Record of Salmon received at Craig's Pond brook and Dead brook in 1871.

Date.	No. of salmon.	Aggregate weight.	Average weight.
June 8,	8	102 lbs.	12 $\frac{3}{4}$ lbs.
" 9,	4	52 "	13 "
" 10,	6	86 $\frac{1}{2}$ "	14 $\frac{1}{3}$ "
" 12,	10	113 $\frac{1}{2}$ "	11 $\frac{1}{3}$ "
" 14,	7	83 "	12 "
" 17,	6	80 "	13 $\frac{1}{3}$ "
" 19,	11	114 "	10 $\frac{1}{3}$ "
" 20,	7	75 "	10 $\frac{2}{3}$ "
" 27,	7	76 "	11 "
" 28,	11	125 "	11 $\frac{1}{3}$ "
July 1,	5	64 "	11 "
" 3,	9	102 "	11 $\frac{1}{3}$ "
" 4,	5	61 "	12 "
" 6,	3	37 "	12 $\frac{1}{3}$ "
" 10,	3	28 "	9 $\frac{1}{3}$ "
Total,	102	1,199 lbs.	Gen. av.* 11 lbs., 12 oz.

*It should be observed that this general average does not represent correctly the average weight of the salmon caught in the Penobscot fisheries, because after the first few trips Mr. Whitmore avoided bringing the largest salmon, the small ones enduring transportation better. I should say, that the average weight of the salmon caught in the Penobscot is as high as thirteen pounds.

The first salmon were placed in the pond prepared for them on the 8th of June. On the 12th two of them died; on the 13th two more, and by the 17th fourteen were dead out of forty-one received. On the 20th the mortality having increased to such a point that it became evident that not a single salmon would survive unless some change were made, the purchase of them was temporarily suspended and new modes of confining them were devised.

Nine salmon that were already diseased, were carried to Craig's pond and turned loose; there is good reason to believe that the most of them recovered. To contain the most of our fish, a pound was built of stakes, brush and netting, after the manner of the fishing-weirs on the rivers, in the edge of Allamoosook pond, near the mouth of Craig's Pond brook. The area enclosed was twenty or twenty-five square rods, and the greatest depth was about seven feet and a half. The water was of the peaty color common in our ponds, and of the prevailing summer temperature. On the 27th this pond was completed and all the salmon remaining on hand, nineteen in number, were turned into it. Four of them died within ten days, and it is probable that few, if any of the remaining fifteen survived to the close of the season. By receipt of twenty-five in July the number was increased to forty-one. Twenty-one of these died in the pond, and the two were turned loose. The last death was on the 13th of August and the eighteen remaining survived in good health until the close of the season.

To test other conditions for keeping salmon, an enclosure was made in Dead brook, a tributary of Eastern river, nearer its mouth, and accessible from tide water by passing through only one lock instead of three. The enclosure occupied the entire breadth of the stream for perhaps two hundred feet. In the deepest part the water was four or five feet deep, and its color was a trifle lighter than the average of brooks, but much darker than Craig's Pond brook. The bottom was muddy, and the current sluggish. On the 26th and 28th of June eighteen salmon were placed here. Two of them died, and so far as we know the others remained in good condition until October. Mr. Dresser was able to count fourteen of them at one time in September. On the 12th of October a heavy rain caused an unprecedented freshet, that swept away our barriers and turned the fish loose. Search was made for them but owing to the continued high state of the water none of them were found until their spawning was nearly completed. On the 4th of November several spawning ridds were discovered, and near one of them lay a pair of salmon. The female

was captured on the 6th and carried to Craig's Pond brook. No others were caught.

Still another trial was made at Bucksport. Nine salmon were put in Spofford's pond, which lies about a mile from the Penobscot, and feeds the stream that runs through the village. This pond has very dark water, completely hiding the bottom at a depth of two feet. The bottom is, for the most part, muddy. Its tributaries are few and inconstant, and its outlet is small. It was supposed that the salmon might run down stream out of the pond, when ready to spawn. This actually occurred the first week in November, but through misarrangement of the gates or through a miscalculation as to the size of a hole necessary to admit the passage of salmon in the fall,* several made their escape and only one was caught in the enclosure prepared for them. This one, being a male, was useless, as there were males enough at Craig's Pond brook. Not all of the salmon, however, left the pond, for on two occasions, later in the season, a salmon was seen there. The one caught was in better condition than any others that I saw.

Nine salmon were put into Craig's pond, less with the expectation of catching them again than because they were diseased and could not be kept were they were first put. Still efforts were made to catch them in November. If determined to find running water in which to spawn, they would leave the pond at its outlet since none of its tributaries were large enough. Gill nets were set in various places, but were unsuccessful until the spawning ridds were found, after which a net was set in their vicinity and took three males. None of the salmon entered the brook although their spawning was done within a dozen rods of the outlet, on a gravelly bottom, under two or three feet of water, near the shore. Salmon, then, will spawn in still water, if very pure, rather than enter a very small brook. Thus, all the salmon that yielded us any eggs, were the single one caught in Dead brook and those that were kept in the pond near the mouth of Craig's Pond brook. As it turned out, ten of the latter were females and eight males.

The first essay at taking spawn was made on the 2d of November. A sweep net was used, successfully, and the salmon were hauled out upon the sandy beach. Three of the females were found to be partially ripe, and yielded 12,500 eggs. The fish were all returned to the pond and the operation repeated the next day. From day to day

*A female salmon, after spawning, was seen to pass through an aperture less than two inches wide.

the spawning continued until November 10th, when all our female salmon, except one, had yielded a full litter of eggs. The one exception was examined from time to time and gave no eggs until December 13th, and then only a few. We estimated the total number of eggs taken at 72,000, which, as will be seen, was a close approximation to the true number.

I will describe minutely the process of taking eggs that we pursued, since it differs essentially from that commonly pursued heretofore. One man takes a salmon by the tail, another puts her head under his arm, and thus the two hold her securely over a dry tin pan, ordinarily a foot above it. The fish is held right side up and with the head highest, to facilitate the flow of eggs toward the vent. A steady pressure upon the belly near the head will commonly cause the eggs, if ripe, to flow in a continual stream into the pan. When the litter is nearly exhausted it is necessary to stroke down the remainder of the eggs. If the fish be a very large one, or from any cause there is delay, she is not deprived of all her eggs at once, but allowed to rest. The eggs being taken, as soon as possible a male is brought over the pan and his milt expressed upon the eggs. Being of the consistence of cream, the milt does not immediately spread over all the eggs, but it is necessary to give them a motion over the bottom of the pan until the milt has come in contact with every egg. This is done by moving the pan rapidly in a horizontal circle, but perhaps brushing them with a feather would do as well. Now, and not sooner, water is added. Strange as it may seem, there is good reason to think that the secret of success in the fecundation of salmon eggs is in keeping water away. The pan is now allowed to stand still some fifteen or twenty minutes, until the eggs loose their temporary hold on the tin, when they are turned into the hatching boxes.

The arrangements for hatching at Craig's Pond brook, were a series of troughs in a room in the basement of a mill, fitted with glass trays, (or "grilles," as they are technically called, after the French,) and fed with water from the brook. There was no arrangement for filtering the water. More or less sediment was deposited on the eggs, but they were not injured by it; and it could not smother them on account of the "grilles." These were made of frames of wood in which were set, vertically, strips of window glass, in two tiers, in such a way that the eggs arranged themselves in rows, each row resting on the edge of a glass strip and between two other strips. The grilles were raised from the bottom of the trough and a current of water was constantly passing both under and over the eggs.

After the eggs had been thirteen days in the water they were carefully examined by samples of ten placed in a strong light, and the proportion of fecund and unfecund carefully noted. From two to eight samples were taken from each lot and part of lot. The following table exhibits the estimated number of eggs in each lot, and when they were taken from the fish, the percentage fecundated, the loss by spoiling (mostly between Nov. 20 and Dec. 18,) and the number actually packed up on the 18th of December.

Lot.	When taken.	Estimated No. of eggs.	Percentage fecundated.	No. of eggs spoiled.	No. of eggs packed Dec. 18
1.....	Nov. 2	12,500	100	93	12,500
2.....	" 3	11,500	94	127	20,650
4 pt. 1.....	" 6	9,500	92	297	}
4 " 2.....	" 6	*3,000	85	510	
3 " 1.....	" 4	300	†	4	0
3 " 2.....	" 4	2,500	95	17	1,700
3 " 3.....	" 4	16,000	96	131	21,400
5.....	" 7	5,000	100	144	}
6.....	" 8	4,500	100	10	
7.....	" 9	7,000	97½	134	
8.....	" 10	85	100	0	
9.....	" 10	50	100	2	
10.....	" 10	365	100	2	
		72,300	96	1,571†	70,500

During the first few days of the incubation the water was as warm as common springs, and the eggs came forward rapidly; but as the winter's cold advanced, the temperature of the water fell several degrees. From 43° F., it receded to 41° and 38°, which latter figures may have been its average after Dec. 1st. On some cold days it stood at 37°, and on the morning of Dec. 6th, at 34¼°, the temperature of the air at the same time being at zero.

As a necessary consequence of the cold, the development of the

*These were found to be so defective that we turned them into the stream instead of packing them up.

† Purposely kept from fecundation.

‡ These spoiled eggs were those that turned white, and were picked out from time to time.

eggs was much retarded, and it was not until Dec. 18th that I thought it safe to move them. They were then so far advanced that in all the fecundated eggs the circulation of the blood had begun. The mode of transportation adopted was in the main that in common use. The eggs were packed in tin boxes between layers of damp moss, and these tins were placed in large boxes of sawdust to keep them from freezing.

On packing up the eggs they were carefully measured and divided, as follows:

To Maine.....	21,750
“ Massachusetts	21,750
“ Connecticut.....	21,750
“ Wm. Clift.....	5,250
Total.....	<hr/> 70,500

And of this total, I do not think more than three per cent. are unfecund.

The results of the experiment are the eggs actually obtained and the important addition to our stock of knowledge on the subject of salmon breeding.

The eggs cost the subscribers to the fund \$18.09 per thousand. The price demanded and received at the Canadian government establishment at Newcastle when I purchased salmon eggs of them in 1870, was \$40, gold; the eggs of a single fish costing several hundred dollars. The prevailing price of parties operating in New Brunswick has been \$20 per thousand for eggs warranted to be fecundated. When the extraordinary mortality among the salmon we intended to use as breeders is considered, it is remarkable that the eggs taken at Orland did not cost more. I have no doubt that with the advantage of this year's experience they can be obtained hereafter at an expense not exceeding \$8 per thousand.

The experiment has decided in the affirmative the following questions, viz: 1st, whether salmon can be kept in confinement in a small enclosure from June to November; 2d, whether they will, under such conditions, develop their spawn and milt to perfect maturity. It has also determined the conditions of safety in transportation, and to a sufficient extent for practical purposes, the conditions of safety in keeping them through the summer, and finally the best mode of manipulation to secure complete fecundation.

The development of the sexual functions was apparently complete

and normal, with the single exception of one of the females mentioned above, and the abnormal condition of her ovaries was not owing, I think, to imprisonment. In all other cases the eggs were ripe at the ordinary season, (Nov. 1st to 10th)—they flowed freely from the fish, and so far as we can judge there was no imperfection about them. The males yielded an abundance of milt. The sexual instincts were strong. The males sought the society of the other sex, as we could observe in the case of several pairs that were placed, after partially stripping them, in a small pond in the brook. Even after we had taken, as we supposed, all their eggs, the females would burrow in the gravel like the wild fish, as though that was a job they had undertaken, and would not be prevented from completing.

As to the conditions of keeping salmon in safety through the summer, my conclusions may be briefly stated thus: Salmon will live in perfect health in common river, pond or brook water, provided that there be sufficient change to prevent stagnation, that the depth be not less than four feet, that they be not too much crowded, that the bottom be not newly submerged, that the water be not too transparent, and in case of a brook, that there be not a large percentage of the water from springs in the immediate vicinity. It is necessary, of course, that the salmon should be in good condition when placed in the enclosure. I have no doubt that some of the salmon that died in the pound died from injuries received in capture and transportation, although Mr. Whitmore was very careful in handling them. Of those in Dead brook two or three had received injuries that destroyed their eyes. But the causes that resulted in the death of so many of our salmon in Craig's Pond brook were mainly of a different character. The symptoms were these: sluggishness and heedlessness; an inclination to swim near the surface of the water; a white, filmy appearance of the eyes, which seemed to be accompanied or followed in many cases by blindness; a white fungoid growth on the abraded tips of the fins and wherever the scales had been rubbed off; white blotches breaking out on all parts of the body, even where there had been no mark of injury, particularly on the head, proving on examination to be patches of white fungus growing beneath the scales and pushing them from place; finally, death. The cause is to be sought for among the following peculiar conditions to which these fish were subject: first the greater part of the water was from springs in the edge of the pond where the salmon were confined; second the temperature was consequently very low, ranging (June 9th to 20th) from

47° to 54° F., while the common temperature of rivers and ponds at that date is from 60° to 70°; third, the extreme transparency of the water may have exposed them to too great an amount of light; fourth, the bottom of the pond had not been covered with water for several years, and there was more or less vegetation on it. I am inclined to think the latter circumstance the principal source of difficulty. Yet trout remained in the same pond in good condition throughout.

The pound in the Allamoosook pond was so near the mouth of the brook that the water from the latter may have had an unfavorable influence upon the salmon in the pound, and be chargeable with the death of seven out of twenty-five salmon brought in July. In Dead brook the conditions seemed to be just what were desired, (freshets excepted) and although the volume of water became very small in August and September, there were no deaths from that cause, nor from the high summer temperature. In the pond near Bucksport village, too, I think the conditions are very favorable. The only serious difficulty there is that the salmon do not all leave the pond at the outlet when spawning time comes. This can probably be remedied by enclosing a portion of the pond around the outlet and placing the salmon within the enclosure. A barrier 410 feet long would enclose, such is the shape of the shore line, nearly five acres, with an extreme depth of about 13 feet, perhaps not more than 8 or 10 in the drouth. This would be ample room for hundreds of salmon, and they could certainly be caught in the fall. Cartage for one mile, which would be necessary here, does not appear to be so objectionable as five miles of towage.

The facilities for hatching are best at Craig's Pond brook, and were it not so far from the fishing ground, it would be best to continue operations at that point. A large pound could be constructed in Allamoosook pond, in which to keep the salmon, and by the use of wire instead of twine the danger of losing the fish by breakage of the walls would be lessened.

I have no hesitation in advising that the operations with salmon be continued in the same vicinity. They should be conducted on a larger scale, which, with our present knowledge on the subject, is quite feasible. I think two or three hundred salmon might be bought at Bucksport next season, and with such success in keeping them as might reasonably be anticipated, more than half a million of eggs might be obtained. The necessity of having salmon eggs from some source to restock exhausted rivers is imperative.

The mode of manipulation is of sufficient importance to deserve further mention. It has been the common practice to express eggs and milt into a dish of water, and secure contact by straining the water. It was supposed that since fishes lay their eggs in water, such an important process in their economy as fecundation could not be safely performed out of water. It has however been found that the less water there is with the eggs the more effectual is the application of the milt, and the nearest approach to perfect success is in the entire absence of water. The reason is this: the milt loses all potency within two minutes at the longest after it is put into water. Probably the greater part of it is dead much sooner than this. Unless it touches the egg before it is dead, of course the egg is not fecundated. When not mingled with water the milt can remain a longer time without losing its force, and has even been kept in a bottle for days and still retained its power to fecundate the egg. The eggs, too, after they have been fifteen or twenty minutes in water begin to absorb it, and soon lose the capacity to be fecundated. Though scientific observers had known that the milt dies so soon after being put into water, and that the egg within half an hour ceases to absorb water, I am not aware that any one thought of dispensing with water in the operation of fecundation, until a Russian gentleman, Mr. Vrasski, dissatisfied with his success when following the instructions of English and French writers, made a trial of the dry method with remarkable success. His method was not exactly that which we employed at Orland, but it gave me the clue to success. The importance of the new method may be judged when it is stated that by the old method only sixty-five per cent. of the eggs were ordinarily fecundated, while by the new we attained at Orland an average of ninety-six per cent. Such success was altogether unprecedented in my own experience, and so far as I know, in the experience of any manipulator of salmon and trout, except Vrasski. There have been some lamentable failures with salmon eggs, which were doubtless owing to the use of water with the eggs."

All the 21,750 eggs delivered by Mr. Atkins, on the 18th December, were safely placed in the hatching boxes at Poquonnock, and have proved to be well fecundated and healthy. At the time of writing this report they are all hatched out, and are in good condition. Only about twenty per cent (4,579), including eggs and fry, have been lost in the process of transportation, hatching, and nurturing. The

first fry broke from the egg the last of February ; the last about the end of March, the temperature of the water being uniformly about 34° . Besides these, a lot of ten thousand Canada ova was purchased of Samuel Wilmot, Esq., of which eight thousand were placed at Poquonnock, one thousand at the Waltonian hatching house, on Farm River, North Branford, and one thousand with one of the Commissioners at Middletown. These eggs were taken from the parent fish about the 28th of October, were packed for transportation on the 5th of February, were delivered at Middletown on the 8th, at Poquonnock on the 10th, and at Farm River on the 12th February. The temperature of the water whence they were taken was about 33° ; that at Poquonnock was uniformly 34° ; at Farm River uniformly 45° , and at Middletown 38° , until April 1, when it gradually rose to be 45° on the 20th of April, on which day the last egg was hatched. At Farm River the eggs began to hatch on the 1st of March, and in about one week were all out. At Middletown the first egg hatched February 23d, but only a few followed before the 1st of April ; after that they hatched rapidly, and by the 20th April all were out. At Poquonnock the first egg was hatched about the middle of March, and the last about the middle of April. At Farm River the loss was one per cent. : at Middletown about 40 per cent., and at Poquonnock about 80 per cent., 6360. The loss at the last-mentioned place was unusually large, and was attributed to the cold weather, to which they were exposed in the cans while stored at the Mystic Depot. Upon notifying Mr. Wilmot of the loss, he promptly forwarded to Poquonnock 6,000 more ova, which were immediately placed in the hatching boxes, and have proved sound and good. At the present writing they are doing well, having nearly all hatched out, the loss being only 263.

From the foregoing it will be seen that there will soon be ready for distribution twenty-four thousand five hundred Salmon fry, all in good health, and they will be distributed as follows :—

1,000 in Farm River, about six miles from the sound, just under what is known as Roger's Mill, in North Branford.

600 in Little River, near Middletown, about three miles from its junction with the Connecticut.

5,000 in the Saugatuck above Westport, and the remaining 19,500 into small streams, emptying into the Quinnebaug River.

There were distributed last year, after the Report of the Commissioners was made, about eight thousand in the feeders of the Housatonic, Farmington, and Quinnebaug Rivers.

FISHWAYS.

The dam over the Housatonic River at Derby was completed in 1870, and the fishway as designed by the late Mr. Foster, of Maine, was constructed at the same time in connection with the building of the dam. The attention of your Commissioners was directed last spring to the fact that the shad would not pass through it, or even attempt to enter it, although many could be seen swimming about in immediate proximity to the lower end. It was suggested that an alteration be made extending the entrance into deeper water, and this was done by the company. Even then, so far as we are informed, the shad refused to make use of it. The construction of fishways for shad has only recently been attempted. It was supposed that they would avail themselves of such as were found suitable for salmon, but this seems not to be the case. The shad is not so strong or active as the salmon, and would require an easier ascent. An inclination of one foot in ten has been found practically sufficient for salmon, while for shad, probably one in fifteen is all that they could be induced to attempt. The floor of the fishway should also be wider than for salmon.

Mr. Brackett, one of the Commissioners of Massachusetts, states that nearly every species of fish found in the Merrimac River has passed up the fishway at Lawrence; but the shad, though seen near its entrance, have not yet been known to ascend. Mr. James Worrall, Commissioner of Pennsylvania, in his report for 1872, says: "A fishway then for shad, is an inclined trough, either constructed in front of or cut into a dam or

other permanent obstacle, the inclination being one foot in fifteen, the bottom to be smooth. The accelerated force of the water, flowing through this trough, must be retarded and made uniform, either naturally or artificially. It can be so retarded naturally in dams of six feet high, or less, by the water below the dam backing into it, provided the water be three or more feet in depth during the run of shad. But if this state of things does not exist, then it must be retarded artificially by the construction of the bulkheads protruding alternately from the sides of the trough, in such a manner as to give a serpentine direction to the current. . . . The opening through which the water flows through this trough shall not be more or less than one-third of the width of the trough, and the bulkheads, constructed in the trough, should not be made at such angles as to create circular eddies in the corners, for these, as I have before mentioned, have a tendency to mislead the fish, and tire them to exhaustion."

Work on the fishway at Holyoke on the Connecticut, still remains in "statu quo," awaiting the decision of the Supreme Court of the United States; we are assured by the Commissioners of Massachusetts that this decision will not be much longer delayed.

PRIVATE PONDS.

A law was passed during the last session of the General Assembly defining a private pond to be one, "the shores of which are owned or leased by any one person or corporation." There is no limit as regards size or dimensions. Your Commissioners have been informed that under this law, one individual claims to control a sheet of water known as North Pond, situated in the towns of Hebron, Lebanon and Colchester, and containing more than five hundred acres of surface. Great complaint has been made by the inhabitants of these towns. Your Commissioners would recommend an amendment providing that no private pond shall exceed ten acres in extent. This is in accordance with the Massachusetts statute relating to the same subject, and seems reasonable.

WM. M. HUDSON,
ROBERT G. PIKE,
JAMES A. BILL.

FINANCIAL STATEMENT.

Balance on hand, May 12, 1871,	\$1,634.89
Appropriation May Session, 1871, .	3,000.00
	<hr/>
	\$4,634.89

1870.

June 1, Paid Chas. G. Atkins, salmon hatching,	\$180.00
July 15, " Chas. C. Smith, shad hatching,	447.00
" 18, " Edward Harland, professional services,	100.00
Sept. 13, Paid Wm. Clift, black bass,	522.25
Nov. 16, " Chas. G. Atkins, salmon hatching,	120.00
" 17, " James Rankin, collecting statistics,	5.00
Dec. 23, Paid Wm. Clift, transporting eggs,	24.00

1872.

Jan. 27, Paid Chas. G. Atkins, salmon hatching,	92.45
Mch 12, " Sam'l Wilmot, 10,000 salmon ova,	297.68
April 25, " Chas. G. Atkins, salmon hatching,	250.00
" 25, " Wm. M. Hudson, Com. pay,	408.00
" 25, " " " expenses,	438.88
" 25, " Robert G. Pike, Com. pay,	309.00
" 25, " " " expenses,	299.53
" 25, " James A. Bill, Com. .	426.50

1869.

Oct. 27, Paid James Rankin, (not previously noticed,)	31.92
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\$3,952.29

Balance on hand April 26, 1872,	\$682.60
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COMMISSIONERS ON FISHERIES THUS FAR AP- POINTED.

United States.

HON. SPENCER F. BAIRD, - - - Washington, D. C.

Maine.

CHARLES G. ATKINS, - - - Augusta.

New Hampshire.

W. A. SANBORN, - - - Weirs.

W. W. FLETCHER, - - - Concord,

T. E. HATCH, - - - Keene.

Vermont.

M. C. EDMONDS, - - - Weston,

M. GOLDSMITH, - - - Rutland.

Massachusetts.

THEODORE LYMAN, - - - Brookline,

E. A. BRACKETT, - - - Winchester,

THOS. TALBOT, - - - North Billerica.

Connecticut.

WM. M. HUDSON, - - - Hartford,

ROBERT G. PIKE, - - - Middletown,

JAMES A. BILL, - - - Lyme.

Rhode Island.

NEWTON DEXTER, - - - Providence,

ALFRED REED, - - - Providence,

JOHN H. BARDON, - - - Scituate.

New York.

HORATIO SEYMOUR, - - - Utica,

GEO. G. COOPER, - - - New York City,

ROBERT B. ROOSEVELT, - - - " "

New Jersey.

B. P. HOWELL, - - - Bloomsbury,

J. H. SLACK, - - - "

Pennsylvania.

JAMES WORRAL, - - - - - Harrisburg.

Virginia.

WM. B. BALL, - - - - - Mid Lothian,

ASA WALL, - - - - - Winchester.

Alabama.

CHAS. S. G. DOSTER, - - - - - -

RO. TYLER, - - - - - -

D. R. HUNDLEY, - - - - - -

California.

B. B. REDDING, - - - - - -

S. R. THROCKMORTON, - - - - - -

J. D. FARWELL, - - - - - -

APPENDIX.

CHAPTER I.

An Act in alteration of "An Act for Encouraging and Regulating Fisheries."

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

SEC. 1. That so much of section five of chapter seventy-seven of an Act entitled "An Act in addition to An Act for Encouraging and Regulating Fisheries," passed May Session, 1870, as forbids the taking of shad from the Farmington River before the fifteenth day of March, 1875, be, and the same is hereby repealed.

SEC. 2. This Act shall take effect from and after the day of its passage.

Approved, May 31st, 1871.

CHAPTER XVI.

"An Act for the Protection of Fish in Cream Hill Lake, in the town of Cornwall."

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

SEC. 1. The taking of any fish from the Cream Hill Lake in the town of Cornwall, by any hook, net, spear, or in any other manner, is hereby prohibited for the term of three years.

SEC. 2. For each and every violation of this Act, the person or persons so offending shall be punished upon conviction thereof, by a

fine not exceeding thirty dollars, one-half payable to the town of Cornwall, and one-half to the informer, upon conviction of the offender.

SEC. 3. This Act shall take effect from its passage.

Approved, June 15th, 1871.

CHAPTER LI.

An Act for the protection of Fish in Hatch Pond and Leonard Pond.

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

SEC. 1. That any and every person, who, prior to the first of July, A. D. 1874, shall be guilty of catching or taking from Hatch Pond or Leonard Pond, so called, in Kent, any fish known as pike, pickerel, or bass, either by hook, spear, net, or seine, shall be punished by a fine of five dollars, or by imprisonment in the common jail for ten days, or by such fine and imprisonment both.

Approved, July 5th, 1871.

CHAPTER LXXXVII.

An Act in addition to "An Act for Encouraging and Regulating Fisheries."

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

SEC. 1. Every person who shall set or use any fyke or fish trap, or fine net or seine whose meshes are less than one and one-quarter inches square, within the waters of the river Thames, from its source to its mouth, shall forfeit a sum of not less than ten, nor more than twenty dollars, for every offence, one-half to him who shall sue therefor, and prosecute his suit to effect, and the other half to the town where conviction of the offence is obtained.

SEC. 2. This Act shall take effect from and after the first day of September, 1871.

Approved, July 17th, 1871.

CHAPTER CIV.

An Act in alteration of An Act entitled "An Act for the Protection of Fish in Columbia Reservoir."

Be it enacted by the Senate and House of Representatives, in General Assembly convened :

That section first of the act for the protection of fish in Columbia Reservoir, be amended by striking out the word "Monday," and inserting in place thereof the words "and third Tuesdays."

Approved, July 20th, 1871.

CHAPTER CX.

An Act in addition to An Act for encouraging and Regulating Fisheries.

Be it enacted by the Senate and House of Representatives, in General Assembly convened :

SEC. 1. That upon a written request of the Fish Commissioners, or a majority of them, the selectmen of any town in the State shall appoint two or more such persons as shall be approved by such Fish Commissioners, to be fish wardens, whose duty it shall be to assist the Fish Commissioners in detecting and prosecuting offences against the fishery laws of the State, and who shall be paid a suitable compensation from the treasurer of the town; and in addition thereto shall have one-half the penalty that may be recovered and paid into the treasury for any offence detected by them.

SEC. 2. Chapter twenty-seven of the session laws of 1869, approved June 21, 1869, is hereby repealed.

SEC. 3. After the year 1871, any person who shall set, use, or continue, or shall assist in setting, or using any pound, weir, set-net, or other fixed or permanent contrivance for catching fish, in any of the waters within the jurisdiction of the state without the written permission of the majority of the Fish Commissioners, shall forfeit and pay the sum of four hundred dollars to the treasury of the state.

SEC. 4. All the provisions of the third and fourth sections of the act entitled "An Act in addition to an Act for encouraging and regulating Fisheries," passed May Session, 1867, and approved July 26th, 1867, are hereby extended and shall fully apply to this act; and all parts of acts heretofore passed which are inconsistent with this act are hereby repealed.

SEC. 5. In addition to the penalties provided in section three, any justice of the peace for the county in which such pound, weir, set-net, or other fixed or permanent contrivance has been so set up, used, or continued, or where any persons shall violate any of the laws of this state by fishing at such times as are prohibited by law, is hereby authorized and directed, upon the written request of any fish commissioner or fish warden, to issue his warrant commanding the sheriff, constable, or any other proper person or persons in such warrant named, to cause the same to be seized forthwith, together with all the parts thereof, and all nets, seines, boats, oars, sails, tackle, ropes, and other articles employed therewith, or used in violation of the laws of this state as aforesaid, and to be removed and sold at public auction to the highest bidder, and, after paying out of the proceeds of such sale all the expenses of such seizure, removal and sale, to deposit what remains in the treasury of the state. The provisions of this act shall not apply to any pounds set for the purpose of catching white fish between the eastern boundary of the town of Clinton and Pond Point, in the town of Milford.

SEC. 6. All acts, or parts of acts, inconsistent herewith, are hereby repealed.

Approved, July 24th, 1871.

CHAPTER CXLI.

An Act in addition to an Act Concerning Crimes and Punishments.

Be it enacted by the Senate and House of Representatives, in General Assembly convened:

All waters, the shores of which are owned or leased by any one person or corporation, shall be deemed and held to be private ponds or streams within the meaning of sections seventy-one and seventy-two, title twelve, of the revised statutes of this state. All ponds that are now owned or in part owned by the towns in which they are situated, and all ponds which have been stocked with fish by the state are exempted from the provisions of this act.

Approved, July 27th, 1871.

REPORT

OF THE

SURVEYOR-GENERAL

OF THE

STATE OF CONNECTICUT.

Printed by Order of the Legislature.

HARTFORD:
PRESS OF CASE, LOCKWOOD & BRAINARD.
1872.

REPORT OF SURVEYOR-GENERAL.

To his Excellency the Governor, and the General Assembly of the State of Connecticut :

In my last report, I endeavored to show the necessity for a complete and thorough survey of the State, and also referred to some other matters pertaining thereto, for making local surveys with greater accuracy than at present practiced by county surveyors. The many letters I have received from different parts of the State since my last report was published, shows the interest in this matter, and leads me to believe that the work of making a new and accurate map has become an immediate necessity, and that it should be commenced at once.

The first step is to commence the triangulation of the State from the coast survey points that still remain, and fix by a primary and secondary set of triangles, all the necessary points for filling in the details of roads, streams, etc., carefully locating the boundaries of the State, towns, and counties, and fixing the position of all prominent buildings, church spires, and prominent natural objects, for future reference.

This will give the exact bearing of many objects from each other, and enable a less expensive class of assistants than would be required for the triangulation and the astronomical observations for fixing the latitude and longitude of the principal points, to be employed in the surveys of the details and filling up of the map.

The trigonometrical part of the survey, and the necessary astronomical observations, should undoubtedly be done by able and experienced observers under the direction of the State. The details of the filling up might be done by the county and local surveyors, at the expense of the towns, under instructions from the chief of the survey. The towns being required to furnish a correct map upon a fixed scale, from which the details can be taken for the State map.

If this is to be done, I would recommend the largest possible scale for the town maps, and the greatest amount of detail. For these town or detail maps, a scale of eight inches to the mile would probably be the best. This possesses great advantage over any other where land has been heretofore measured by rods or chains. An ordinary scale of ten to the inch, applied to this map, would give the measurement in chains; a scale of forty to the inch would give the measurement in rods; and a scale of sixty-six to the inch, or rather six hundred and sixty, would give the measurement in feet.

These maps should be drawn upon one or more sheets of Whatman's paper, antiquarian size, mounted. For the general map of the State, one inch to the mile would probably be the most convenient scale, and could be easily reduced from the larger scale of the town maps. This would give a State map of seventy-six by one hundred inches in size, which could be printed in counties of very convenient dimensions for local use.

It would probably be both better and cheaper for the whole survey to be made under the direction of the State; as the work would be done by more competent surveyors, and more general accuracy would be the result. The greater State appropriation required would be the only objection to this course. It would certainly give more satisfactory results.

For the reasons stated in my report of last year, the survey of the State should be commenced at once. The primary triangulation should be continued from the coast survey stations now existing, and should be fixed by permanent monuments, such as copper bolts in rocks, or other indestructible marks.

For the secondary triangulation I would recommend a system of triangles with sides of not over ten miles, from which all prominent objects, such as the summits of hills, church spires, remarkable trees, buildings, etc., can be located by two or more angles, without actually occupying these points. In this way a great number of these minor objects could be located within a few feet of their actual position, and serve as checks upon the detailed surveys.

For the primary triangulation a suitable instrument could undoubtedly be borrowed from the United States Government. The smaller angular instruments, for the secondary and detailed triangulation, can be easily procured.

The expense of the triangulation and fixing the detailed points, as above described, will probably be about \$60,000, of which about \$10,000 would be needed the present season.

Another part of the survey that should be immediately commenced, is the establishment of meridians and standards of measure in each town, or at least one in each county. The greatest cause of inaccuracy in all ordinary surveys, is the error of measurements. All chains, or other measuring instruments, become longer or shorter by use; and, away from the larger cities, there is now no exact standard of comparison. In some central position in each county, there should be set up two marks, ranging exactly north and south, and distant from each other exactly one hundred feet. These points should be placed upon permanent artificial foundations where solid rock cannot be found. A column of masonry, well laid in hydraulic cement, at least ten feet in the ground, six feet square at the base, and three feet at the top, would be suitable for this purpose. The top should be one large stone with a central hole, into which a copper plug should be inserted. The centre of this plug should be as nearly as possible in the right position, and a small hole drilled in the copper at the exact point. Into this a platinum or aluminum wire should be driven. This point could always be found, and would not be likely to be disturbed. The exact meridian should be obtained from astronomical observations at the place, and the exact bearing of some distant object deter-

mined from one or both of the points ; so that should any unforeseen accident happen to either of them, they could be readily replaced. It would also serve as a test for the correct position of the monuments.

The latitude and longitude of these points could be best determined from the general survey, as the results of the most accurate local observations rarely give the exact position. All of these points would be ultimately connected with the triangulation, and their positions and bearings definitely fixed.

These reference points would be of great value to county, and other local surveyors, to test their instruments before making surveys. The variation of the compass from the true north at any time, could be easily determined, and all surveys be made with courses from the true instead of the magnetic meridian. The great disadvantage of surveys from the magnetic meridian, which is constantly changing and varies in different localities, is apparent to every one. The variation of different compasses is rarely the same, and it is with difficulty that old lines can be retraced, or that the variation at a given place in past years can be known with any certainty, or even approximately.

These monuments should be of free access to any surveyor or civil engineer, residing or surveying within the limits of the county. It should be made the duty of every land surveyor in the State, to test the needle of his compass, or other angular instrument, by the meridian line so established, at least once in every year, and record in a record-book kept by the County Clerk, or some one appointed by the County Commissioners, the exact variation of his compass needle from the true north, in degrees and minutes, and subscribe his name thereto. He should also be required to test all measuring instruments by the exact standard of measure between the two fixed points, and make them conform to the standard, if possible ; and record that they were so tested, giving the amount of error in the book of records before mentioned. These statements should be sworn to.

It should be made the duty of the Surveyor-General to su-

perintend the erection of these monuments, and verify, by exact astronomical observations, the accuracy of the meridian so established, to determine the latitude and longitude of the points, and the variation of the needle at one or both ends of the line, and to enter in the record book before named, the exact bearing of the line, the latitude and longitude, the variation of the needle, the exact distance in United States standard feet between the points, and the day and year upon which the observations were taken.

The expense of setting up these monuments, including superintendence and making the necessary observations and computations, would be about \$500 for each county or town where they were established—a small amount in consideration of their importance.

They should be set up as soon as practicable, in order that they may be made the basis of all new surveys.

In connection with the topographical survey of the State, there should be also a thorough geological survey. This can, however, be postponed, if desired, until the geodetic operations are well started; the topographical features of the country being necessary, as a base for the geologist to work from.

Such a survey as is recommended will be useful to engineers and surveyors, by furnishing exact data for determining the magnetic variation and its changes, from year to year, and will show the amount of local attraction in different parts of the State. It will also furnish them with an exact standard of measure.

It will enable long lines of survey, like those for roads and railroads, to be checked and their accuracy determined, by simply connecting them with any of the trigonometrical points.

It will furnish bases and data for all town or other large surveys which will give greater accuracy than is now obtained, and will insure a correct standard of measurement and accurate azimuths, instead of the loose measurements and magnetic courses now in use.

It will give the exact position of a number of points in

each town, to be used for future reference. These will always afford bases for future surveys, whenever, from future changes, it may become necessary to construct a new map.

It will give the latitude and longitude of many points along the coast, that will be useful to navigation, and many places inland that will be useful to scientific men and professors at our academies and colleges.

It will enable us to compute correctly the areas of towns, counties, and the State, which, as stated in my report for last year, we do not now know within from one-tenth to one-third of their true value.

It will be useful to the public generally in furnishing a correct map of all the rivers and roads, and enabling persons passing from one point to another, to determine the exact points desired, and the best means of arriving at their destination.

It will also generally benefit the community by exciting inquiry into better methods of surveying, and inducing greater accuracy in all engineering field-work and computations; and will lead to the much-needed reform in the methods of land surveying, that the increased value of real estate in many parts of the State demands.

In connection with the subject of surveys, I would call attention to the existing laws regarding the Surveyor-General and County Surveyors. This law requires essential modification, being in many respects obsolete. Under it the county surveyors have been appointed by the County Commissioners, after procuring the recommendation of the Surveyor-General, upon an examination into their qualifications. This is perhaps well enough, as the Surveyor-General would not probably recommend incompetent persons; but it is practically giving the appointment to the Surveyor General, who knows little or nothing of the person beyond a short examination as to the points required by the law. It would be better if the appointment were made directly by the County Commissioners, who know the merits and reputation of the residents of the county much better than one living in a distant

part of the State possibly can. The duties of county surveyors are entirely local, and need be satisfactory only to the residents of the county.

They should, however, be required to report their names and addresses to the Surveyor-General immediately on their appointment, and on the first day of January each year thereafter, under penalty of the vacation of their office. This is necessary in order that a record can be made of who they are, and where they can be found. At the present time there is no way of readily ascertaining even how many county surveyors there are, or that those who claim to be such ever had the appointment.

The pay of county surveyors, as allowed by the statute, is ridiculously small; so small, indeed, as to be totally disregarded; being about one-half the amount of the present wages of a day laborer. This should be raised to five dollars, for the county surveyors, for each day or part of a day employed. This is about what they now actually receive, and provision should be made by which it could be legally collected.

These fees are paid by the parties who wish their services, and are no charge upon the State. Many competent surveyors in different parts of the State will not take the appointment of county surveyor, on account of the small legal fees of the office. A more competent class of men than the fees would seem to warrant, now hold positions as county surveyors, and it is but an act of justice to raise the legal fees to a fair compensation for their services.

Respectfully submitted,

THEO. G. ELLIS,
Surveyor-General.

SEVENTH

ANNUAL REPORT

OF THE

Sheffield Scientific School

OF

YALE COLLEGE.

1871-2.

PRINTED BY ORDER OF THE GENERAL ASSEMBLY.

NEW HAVEN:

TUTTLE, MOREHOUSE & TAYLOR, PRINTERS.

1872.

Special Articles contained in the previous Annual Reports.

1. 1866. Historical Statement.
2. 1867. Description of Sheffield Hall.
3. 1868. Aim and Object of Scientific Education.
4. 1869. Preliminary Roll of Benefactors, Officers and Students, 1846-69.
5. 1870. Catalogue of the Hillhouse Mathematical Library.
6. 1871. Catalogue of the Drawings received from the Novelty Iron Works.

REPORT OF THE STATE BOARD OF VISITORS.

To the Senate and House of Representatives in General Assembly convened :

THE State Board of Visitors of the Sheffield Scientific School respectfully report that they have twice visited this institution within the past year, and have otherwise kept themselves acquainted with its progress. At the anniversary in July, twenty-six young men were graduated, a selection of their theses being publicly read in the presence of this Board. The usual appointments to the State Scholarships were also made. At the semi-annual meeting on the 22d of February, a number of the former State Visitors, and of the benefactors, accompanied the Board on a visit to the various departments of the school, and listened to the statements of the officers in respect to the condition and prospects of the institution. These statements will be substantially appended to this report as a portion thereof.

The Board refer with pleasure to the increasing prosperity of the Sheffield School. It has never had so large a number of scholars, so many members of the Freshman class or so many post-graduate students, as during the year now current. The number of scholars of all classes is one hundred and forty-nine. Its funds are also gradually increasing, and although the salaries paid to the instructors are still most inadequate, the number of professors, the books, apparatus, and collections are increasing, and the school is establishing itself so thoroughly in the favor of the community that its proper endowment must certainly come.

The generous citizens of this and other States may well turn their benefactions to an institution where so much is done with the means at command. A full report of the donations already received is given herewith.

One generous gift, from a lady, born in this country, but long resident in England, surpassing in amount the gift of every other benefactor but one, deserves especial gratitude. Mrs. ROBERT HIGGIN, of Liverpool, has given five thousand pounds sterling for the chair of Dynamic or Mechanical Engineering,—a chair, the instructions of which are intimately allied to the manufacturing industries of Southern New England.

Mr. JOSEPH E. SHEFFIELD, of New Haven, in addition to his large gifts of money, has also commenced the erection of a new building for the use of the school, a more particular account of which is deferred to next year.

The Board have also heard with gratification of the generous gift of Hon. O. F. WINCHESTER of New Haven, by which an Observatory, for astronomical and physical researches, will presently be established at New Haven, in connection with Yale College, the advantages of which will of course be shared by the Sheffield Scientific School.

The proposal which has been made in the United States Senate to bestow a second grant of land on this and the allied "State Colleges of Agriculture and the Mechanic Arts" in the different States of the Union, deserves the hearty encouragement of the citizens of Connecticut.

The people of this State cannot show in too many ways, or too soon, their appreciation of an institution which is closely connected with the material welfare of the State, and which is also adding to the intellectual culture of Connecticut, and to its reputation throughout the land. The young men and boys of the State, as well as parents and teachers, should also consider more fully than they have yet done the new professions

which are opening in these days, and the opportunities which are offered by the Sheffield School in preparation for such callings.

In behalf of the Board,

MARSHALL JEWELL,

Chairman.

BIRDSEY G. NORTHRUP,

Secretary of the State Board of Education.

NEW HAVEN, MAY, 1872.

ANNUAL STATEMENT

OF THE

GOVERNING BOARD.

THE Governing Board of the Sheffield Scientific School present their Seventh Annual Report to the State Board of Visitors, and through them to the public, with more encouragement than ever. The manifestations of public confidence and support have never before been as manifold or as gratifying as in the year just closed.

Additions to the Endowment.

The effort which began in 1870 to raise a fund of a quarter of a million dollars for the further endowment of this institution has been successful, and that amount is secured. The Governing Board congratulate themselves and the public on this auspicious result; and they return their heartiest acknowledgments to all who have aided in any way this undertaking. It is gratifying to remember that nearly all the subscriptions which have been received have been offered to the Board without any personal urgency. No agents have been employed, and no commissions have been paid. A variety of private and public meetings have been held; a number of explanatory pamphlets have been printed; gentlemen at home and from a distance have been induced to visit and examine the school; in short, it has been the constant endeavor of the Governing Board to interest intelligent men in the character, the results, and the methods of the work in which we are engaged. We have especially endeavored to bring our friends into a true acquaintance with the spirit which animates the institution, and to an exact understanding of the uses to which the money here bestowed will be directed. We have also endeavored to show how much the promotion of scientific education may do for the welfare of the country, and how inviting are the callings which are open to young men who are trained in the principles of scientific investigation. In disseminating these views, we have been admirably aided by the editors of the leading journals in this State and New York, many of whom, without any suggestion from us,

have discussed these questions, and the relations of our work thereto, in a very serviceable manner.

Many of the subscriptions we have received have been payable at once in cash; a few are in the form of notes, the interest of which is annually due until the principal shall be paid at the convenience of the subscriber; some are intended as a part of the funded endowment; others are designed as subscriptions toward current expenses; most of the subscribers have left their donations unlimited in respect to the special purpose to which they should be directed; two of the donors have designated important departments of study which they preferred to encourage.

As one after another our friends have come forward in person, or by letter, and have stated what they proposed to do, we have felt new courage in this undertaking, and new determination to labor with our utmost strength to promote the trust committed to our charge. It has been especially gratifying that the citizens of New Haven, and that among them those who were most familiar with our endeavors, have responded so liberally. Twenty-six of the citizens of New Haven have each given to the school sums of five hundred dollars and upward. From residents of New York city we have received nearly twenty-five thousand dollars—not including the priceless gift of drawings from the Novelty Iron Works.

The list of the subscriptions of money since Commencement, 1869, is as follows:

*Subscriptions to the Endowment since the publication of the
Fourth Annual Report (1869).*

Joseph E. Sheffield, New Haven, (additional.)	\$76,000
Mrs. Susan K. Higgin, Liverpool, Eng.,	£5.000=\$28,000
William Walter Phelps, New York,	10,000
A Friend,	5,000
William W. Boardman, New Haven,	5,000
Richard S. Fellowes, New Haven,	5,000
Joseph Sampson, New York, (additional,)	5,000
William E. Dodge, New York,	3,000
James E. English, New Haven, (additional,)*	1,000
Henry Bronson, New Haven, (for Comparative Anatomy and Zoölogy,)	1,000
William Howe Downes, (by Dr. John I. Howe,) Birmingham, Conn.,	1,000
Samuel Holmes, New York, (scholarship,)	1,000
Henry Hotchkiss, New Haven,	1,000
Tredwell Ketcham, New York,	1,000

* A further subscription of \$3,000, for income, is acknowledged beyond.

William B. Ogden, New York, (land,)	\$1,000
James M. Townsend, New Haven,	1,000
Ezekiel H. Trowbridge, New Haven,	1,000
Henry Trowbridge, New Haven,	1,000
Thomas R. Trowbridge, New Haven,	1,000
Robert Benner, Astoria, N. Y.,	500
Eli W. Blake, New Haven,	500
Jarvis Brush, New Haven,	500
Joshua Coit, New Haven,	500
Henry A. DuBois, New Haven,	500
Marshall Jewell, Hartford,	500
Harmanus M. Welch, New Haven,	500
Timothy Dwight, New Haven,	300

Foundation of the Higgin Professorship.—Among these gifts received within the year is that of Mrs. SUSAN K. HIGGIN, widow of the late Robert Higgin, Esq., of Liverpool, England, who has endowed the professorship of Dynamic Engineering held by Professor Trowbridge with a foundation of £5,000, which has yielded the capital of \$28,000.

This munificent gift from an American lady resident in a foreign country, and still deeply interested in the prosperity of her native land, is one of the largest and most gratifying contributions the School has ever received. It was made during the visit of Mrs. Higgin to New Haven in the summer of 1871, when she had the opportunity of looking into the plan and the results of the institution she has so greatly aided.

Construction of a new Building.—Mr. JOSEPH E. SHEFFIELD, in consideration of the interest which the public has shown in the School, and of its rapidly increasing importance, has added largely to his previous gifts in money, and has begun the erection of a second building for the use of the School. It will stand upon Prospect street, north of the present edifice, and will be devoted to lecture-rooms, class-rooms, and collections. A detailed account of its plan and of the purposes to which the structure is devoted will be given next year. Its estimated cost, aside from the land on which it stands, is not far from \$100,000, and this sum is included in the aggregate amount of subscriptions which is mentioned above. This new act of munificence will greatly improve the condition of the School, and will enable the Board to direct all the other contributions of our friends to the improvement of the inside work of the School, the instruction of young men. Already, with our increasing classes, the present building is quite too small, and several of the departments of instruction have no place within it.

Contributions to the Income of the School.—Some of the most generous gifts which we have received have been for the payment of the current expenses. Such donations are made in the belief that, as the School becomes better known, its permanent endowment will be increased by gifts and legacies; and that for the present it is very important to keep up its character, enlarge its corps of instructors, and increase the attractions to young men of talent and ability to pursue its instructions. Hon. JAMES E. ENGLISH, who, as Governor of the State, has been officially made acquainted with all the affairs of the School, in addition to other gifts, has subscribed for three years the sum of \$1,000 annually. The full list of such subscriptions is as follows:

Subscriptions to Income made during the last two years.

James E. English, New Haven, \$1,000 annually for 3 years,.....	\$3,000.00
A. Friend,.....	2,000.00
Edward A. Mitchell, New Haven, \$250 annually for 10 years,.....	2,500.00
John D. Wheeler, New Haven, \$300 annually for 5 years,.....	1,500.00
Frederick H. North, New Britain, \$300 annually for 5 years,	1,500.00
Colin M. Ingersoll, New Haven, \$60 for 5 years,	300.00
Jeremiah A. Bishop, New Haven, " "	300.00
Matthew G. Elliot, New Haven, \$50 "	250.00
Edward S. Scranton, New Haven,.....	250.00
Benjamin Douglas, Middletown,.....	100.00
Henry Stanley, New Britain,.....	100.00
Isaac Thomson, New Haven, \$50 for 2 years,.....	100.00
James D. Dana, New Haven,	80.00
William Gamble, New Haven,	50.00
Perkins & Chatfield, New Haven, amount of bill,.....	83.82

Gifts for Special Purposes.

Joseph E. Sheffield, New Haven, (for Hillhouse Library,)	\$4,000.00
William Johnson, New Haven, (for maps,)	500.00
William Hillhouse, New Haven, (for library),.....	500.00
Class of 1869 (not yet designated,)	210.00
Class of 1870 (not yet designated),	140.00
Prizes from several gentlemen,	315.00

A summary of all the benefactions in money since the School began will be found appended to this statement.

An Appeal for still further Aid.

Those who are at all familiar with the prospects of scientific education in this country must clearly see that, notwithstanding

these generous gifts, the School stands greatly in need of further funds, for the employment of teachers, and the purchase of all requisite materials. Every year makes new demands upon its capacity. The present Freshman class, for example, is so large that it is divided into sections for all its lessons, and an extra force of teachers is thus rendered necessary. New departments of study are added also from time to time. The general labor of administration is moreover much increased. Besides all this Science is advancing in every direction, and men who are skilled in every specialty are needed as instructors. Other like institutions, richly endowed, are springing up all over the country. Our tuition is comparatively high, and funds for the aid of deserving young men are greatly needed. We feel that a beginning only has been made in the work of scientific education; what the future may afford depends largely upon the continuance of private favor and generosity, which have been so helpful in the past.

Proposed "Professors' Fund."

In this connection attention may be called to the following proposal. At the meeting of the Councillors of the School held at Commencement, a communication was received from a gentleman who insisted upon concealing his name, offering \$10,000 toward a professors' fund of \$50,000, provided that amount should be raised within two years. A second offer of a like sum was subsequently made by another gentleman who concealed his name, and accompanied his promise with a check for five thousand dollars. The Governing Board are very desirous of securing this amount in the course of the present summer, and subscriptions for this purpose will be most welcome. It will be noticed that to secure \$20,000 already offered \$30,000 more is requisite. The offer expires in 1873.

Foundation of the Winchester Observatory.

The Sheffield Scientific School, as well as the other departments of Yale College, will ultimately share in another munificent gift for the promotion of science, which has been made within the year by another citizen of New Haven. Hon. O. F. Winchester has purchased from Mrs. James A. Hillhouse and her daughters a tract of 32 acres upon Sachem's Ridge, and to this has been added, by the consent of the College Corporation and at the request of Mrs. Hillhouse and her daughters, an adjacent tract of 6 acres

which they had previously given for an observatory. The entire tract has been surveyed, and will be improved and divided into villa lots, from the sale of which a fund is to be derived for the foundation of an observatory for astronomical and physical researches. This will add another to the group of institutions which will constitute the University in New Haven.

Remembrance of Deceased Benefactors.

Three of the benefactors of the School have died within the year. Hon. Wm. W. Boardman of New Haven, a graduate of Yale College in the class of 1812, who has held a great variety of public trusts in the State of Connecticut, died in New Haven, August 27th, 1871. He was one of the earliest persons who showed an interest in this department of the College, having presided at the meeting of citizens of New Haven, held May 19, 1856, to consider this subject, and having been for this reason again selected to preside at the meeting of citizens held November 10, 1870, to hear a statement of the results of fourteen years' progress. He contributed to the formation of the scientific library and of the natural history collections, and not long before his death made the generous gift of five thousand dollars to the permanent fund.

Henry Hotchkiss, Esq., President of the New Haven County Bank, and subsequently a prominent manufacturer, became interested in the School within a short time past; and when the recent endowment subscription was begun, he was one of the first to subscribe the sum of \$1,000, and to express his willingness to increase this gift at some future time. He died in New Haven, early in 1872.

While the Report is passing through the press, the death of Joseph Sampson, Esq., of New York, another of our benefactors, is announced.

Mr. Sampson was a prosperous merchant in New York, who was accustomed to spend a part of every summer in New Haven, and thus became personally familiar with the work of the Sheffield Scientific School. In every new emergency the Governing Board were sure of his sympathy and assistance. He contributed five hundred dollars to the formation of the Scientific library, then one thousand dollars to the general fund, and again five thousand dollars to the general fund. Still more recently he purchased for the College Cabinet of Mineralogy the Blum collection of Pseudomorphs (referred to in the last report of the school), at a cost of three thousand dollars. All these gifts were made with great cheerful-

ness, and with characteristic unostentation. His gifts to the other departments of the college were likewise frequent and liberal, amounting in all to many thousand dollars. His death occurred in New York, May 21, 1872.

National Aid to Schools of Science and Technology.

This institution, in common with many others of kindred character in different parts of the country, owes its present position largely to the land grant bestowed by Congress in the enactment of July 2, 1862. From this source a fund of \$135,000 was received, but this was only one result of the grant. Its bestowal secured the maintenance of this School, strengthened the confidence of the instructors and the public, and elicited the generous contributions of many individuals in Connecticut and at a distance. Every year gives new evidence of the wisdom of the Congressional enactment which secured (*a*) local responsibility under national aid; (*b*) scientific education without the disparagement of literary culture; (*c*) scientific schools rather than simple agricultural schools; and (*d*) instruction funds instead of bricks and mortar.

Under these circumstances, the Board could not fail to notice with profound interest the recent determination of the National House of Representatives to devote the proceeds of the public lands to the promotion of education; and almost simultaneously, the introduction of a bill in the Senate proposing to bestow upon the several institutions, aided by the enactment of July 2, 1862, an additional grant of land. The author of the bill now pending in the Senate, Hon. Justin S. Morrill of Vermont, was also the leader of the movement in the House which secured the grant of ten years ago. By his invitation, and also by invitation of Hon. W. A. Buckingham of Connecticut, who has been familiar from the beginning with the history of the endowment in this State, a committee of the Governing Board of the Sheffield Scientific School addressed two private assemblies of Senators and Representatives in Washington on the 17th and 18th of April, with reference to the importance of these scientific and polytechnic institutions.

Two meetings held within the year have quickened the public interest in this subject.

Chicago Meeting of Friends of Agricultural Schools.

A gathering of gentlemen interested in Agricultural Schools was held in Chicago, August 24, 1871, for the purpose of conference and discussion in respect to the best method of promoting agricultural knowledge and education, and still more particularly with reference to the experiments in agriculture which may be made by the various institutions of this class. The Western States were well represented at this meeting, and the exchange of opinions and sentiments was not only valuable in itself, but serviceable as an introduction to the larger conference which was subsequently held in Washington. Dr. J. M. Gregory was the President of the Chicago meeting; Professors Prentiss and Hamilton were the Secretaries. The Sheffield Scientific School was represented by the Secretary.

Agricultural Convention in Washington.

By invitation of the Commissioner of Agriculture a convention of delegates from agricultural societies, and from institutions of learning connected with the promotion of agriculture, was held in Washington, at the Agricultural Bureau, on the fifteenth day of February last. The delegates from Connecticut were Hon. E. H. Hyde, lately President of the State Agricultural Society, and one of the State Board of Visitors of this institution, Theodore S. Gold, Esq., Secretary of the State Board of Agriculture, J. I. Allen, Esq., of Windsor, Prof. S. W. Johnson and Prof. D. C. Gilman of the Sheffield Scientific School. Dr. Geo. B. Loring, of Massachusetts, presided.

More than one hundred delegates, representing most of the States in the Union, were in attendance, and the exchange of opinions on topics pertaining to agriculture and to technical education was of value. The most important subjects which were considered at the suggestion of the business committee were four: (1) the desirability of asking from Congress a further appropriation for encouragement of technical education; (2) military instruction in the colleges of agriculture and the mechanic arts; (3) the establishment of agricultural experiment stations; and (4) the best mode of coöperating with the Department of Agriculture.

On the second and fourth subjects no definite conclusions were reached. After a discussion of the third, a committee was appointed to consider and report what measures should be recommended. Prof. S. W. Johnson, by a special vote of the Conven-

tion, was requested to draw up a report, including in it an investigation of the workings of experimental stations in Europe, and an inquiry as to the establishment of like experimental stations in this country.

As a result of the discussion of the first topic a committee was designated and requested to memorialize Congress in favor of an increased appropriation. Most of the members of the committee remained in Washington after the convention adjourned, drew up the proposed memorial, presented it to Congress, and made the proper explanations before the committee to which it was referred.

Additions to the corps of Professors.

In consequence of the increased funds of the school, two new professors were appointed at the last commencement. Mr. Thomas R. Lounsbury of Ovid, N. Y., who graduated as Bachelor of Arts in Yale College, in the class of 1859, was invited to become Professor of English, and Mr. Oscar D. Allen, Ph. Dr., of Hebron, Me., who graduated in the Sheffield Scientific School in the class of 1861, was invited to be Professor of Metallurgy. Both these gentlemen had been for some time previous instructors here in their specialties. Mr. Lounsbury has spent much of his time since he graduated in the study of Anglo-Saxon and Early English, and in the critical perusal of English authors. His accession has enabled the Governing Board to recast the literary studies, to provide for the study of English in a much more thorough degree, and to exact more exercises in composition. Mr. Allen, in addition to his studies in the Sheffield laboratory, has studied abroad, and has been successfully engaged in actual metallurgical work in Pennsylvania.

Instruction in Drawing.

One of the most noteworthy changes of the year has been the increased attention to Drawing. Mr. John H. Niemeyer, having been appointed, after several years of study in the *École des Beaux Arts* in Paris, to be the Professor of Drawing in the Yale School of the Fine Arts, arrangements were made by which the Freshmen of the Scientific School received his instructions. During the first and second terms, four mornings a week were devoted to the class, meeting in two sections, and they were taught free hand drawing. A beginning was made in drawing from the

flat, portions of the human figure, and as the scholars attained proficiency in the use of the pencil, they began to draw from casts and other objects. At the close of the winter's work, the drawings of all the class were publicly exhibited, showing the exact proficiency of each person from his first to his closing lesson. A lecture on the result of the work was publicly given by Prof. Niemeyer in the presence of the officers and students of the Scientific School and a few invited guests. The exercise of the third term under Mr. Niemeyer's direction is practice in sketching the outlines of the landscape.

A similar degree of progress has been made in instrumental drawing. Mr. F. R. Honey, formerly a pupil of the South Kensington School in London, and subsequently a practical Mechanical Engineer, has commenced the instruction of our Freshman class in the elements of Orthographic projection according to the well known system of Binns; and he has been assisted in these lessons by two of the recent graduates of the school, Messrs. Klein and Mather. The previous practice in free hand drawing prepared the class for this instrumental work, in which they are doing well, and this in its turn is preparing the way for the professional drawing of the engineer and the architect. The class in Mechanical Engineering has also received Mr. Honey's instructions.

The Governing Board feel much gratified by the enthusiasm awakened by both these teachers, and by the results which have been attained by most of the Freshmen class.

Instruction in the Use of the Plane Table.

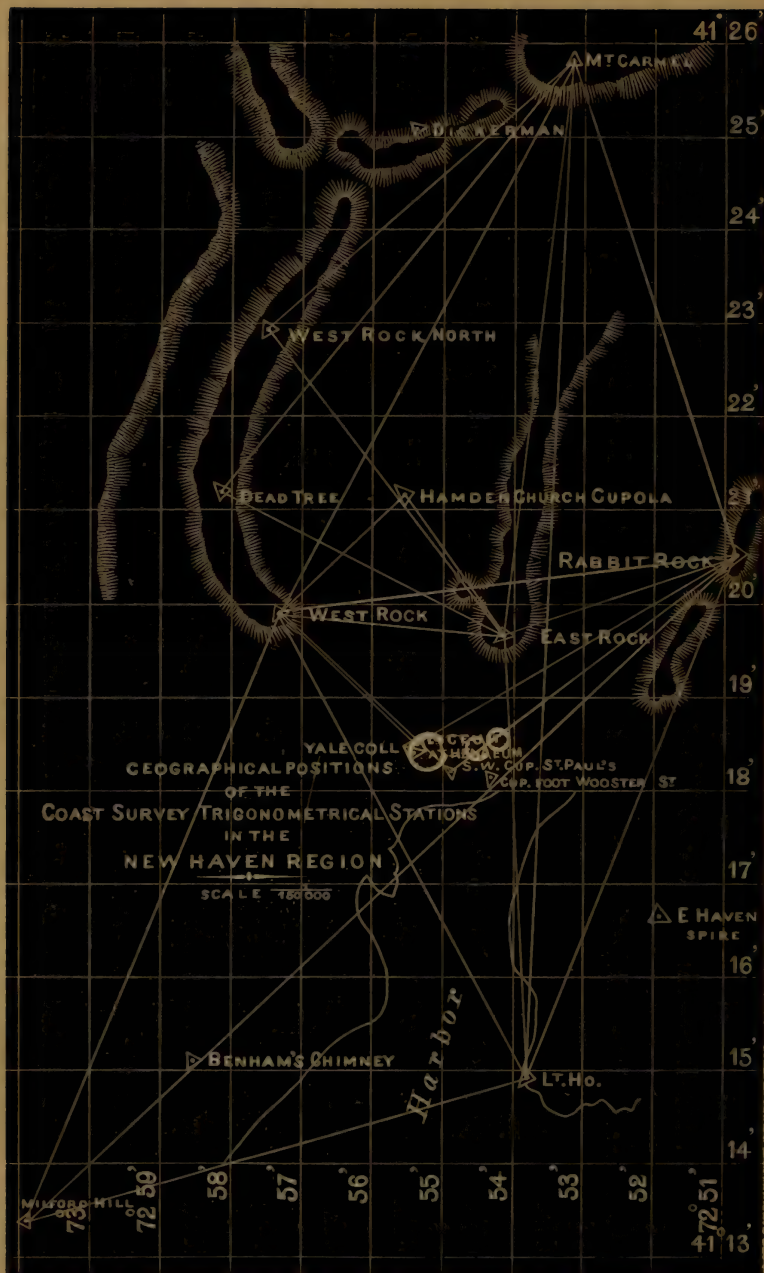
Prof. PEIRCE, Superintendent of the Coast Survey, having in August last detailed Mr. Richard Meade Bache, Assistant, to make a survey of the New Haven Region, north of the city, the work was begun and prosecuted late into the autumn, leaving between that time and the opening of the next season's operations, in the early spring, an interval in which the School gladly availed itself of Mr. Bache's instruction in the use of the Plane-table, now recognized as the best topographical instrument.

During the winter, members of the School have, incidentally to receiving instruction, assisted Mr. Bache in making a survey of the Winchester Observatory grounds, in which the elevations and contours are delineated by horizontal planes only three feet apart. Afterward, divided into two sections, the class repeated the survey for practice.

It is much to be regretted that the necessity of Mr. Bache's commencing regular operations in the spring, even earlier than expected, to execute a topographic and hydrographic re-survey of the harbor, dropping temporarily the work north of the city, precludes the possibility of his carrying out the intention of continuing the instruction by some practice in another branch of surveying, such as, last summer, several members of the School had, while serving on his party as hands, for the purpose of acquiring practical knowledge of the Plane-table and extended field-work. During the winter, both the weather and the desirability of having the Winchester Observatory grounds accurately surveyed, led him to determine upon the execution of that work in preference to any other.

By Prof. Pierce's courtesy, Mr. Bache has been enabled to give a reduced projection, on which are plotted the positions of the trigonometrical stations upon which the survey of the New Haven Region depends; also a corresponding list showing their geographical positions; and a list of some of the heights. It will be understood that the trigonometrical stations referred to form but a very small portion of the points actually determined, or to be determined, in the surveys hereabouts. Some are merely the points forming the apexes of the triangles, which, as part of the net work of triangulation of the Coast Survey, enclosing and binding together the whole coast from north to south, happen to fall within the area of the New Haven Region; and others are special determinations with reference to the indefinite multiplication of points less and less remote from each other, to afford a special basis for the topography of the Region.

The day is, we believe, rapidly approaching, when nothing less than a survey of our city, upon the plan which the Coast Survey, at the request of the authorities of Portland, applied to that city, will satisfy the demands of our citizens, who see in our rapid development need of having just such a map as Portland possesses. To this most desirable end the School may congratulate itself on having conduced by taking the first step in demonstrating the utility of carrying out the project, and in being also instrumental in initiating the present surveys, which will naturally lead in the direction indicated.



CONTRIBUTIONS TO THE STUDY OF THE NEW HAVEN REGION.

The work of Mr. Bache furnishes the following important data, which are readily understood by reference to the annexed diagram:

(a.) Geographical positions in the vicinity of New Haven, Conn.

The points indicated upon the annexed diagram have the following positions.

Name of Station.	Latitude,			Longitude.		
Mount Carmel,-----	41	25	49.45	72	53	05.34
Dickerman,-----	41	25	04.59	72	55	22.05
West Rock North,-----	41	22	56.52	72	57	24.58
Dead Tree,-----	41	21	11.38	72	58	09.97
West Rock,-----	41	19	54.03	72	57	21.74
Rabbit Rock,-----	41	20	29.25	72	50	51.87
Hamden Methodist Cupola,-----	41	21	09.00	72	55	32.86
East Rock,-----	41	19	40.05	72	54	06.03
Yale College Lyceum,-----	41	18	27.74	72	55	24.20
Yale College Athenæum,-----	41	18	26.20	72	55	25.28
St. Paul's S. W. Spire,-----	41	18	11.35	72	54	53.59
Manufactory at foot of Wooster st,-----	41	18	07.09	72	54	18.41
East Haven Spire,-----	41	16	39.39	72	51	59.40
Benham's Chimney,-----	41	15	05.46	72	58	34.48
New Haven Light House,-----	41	14	53.99	72	53	54.84
Milford (hill),-----	41	13	24.01	73	00	55.27

(b.) Distances between triangulation points within the New Haven Region.

	Meters.
EAST ROCK to West Rock,-----	4570.9
" " " Mt. Carmel,-----	11481.9
" " " Hamden Church Cupola,-----	3406.4
" " " West Rock North,-----	7617.4
" " " Dead Tree,-----	6332.1
WEST ROCK to Mt. Carmel,-----	12477.4
" " " Rabbit Rock,-----	9128.8
" " " Hamden Church Cupola,-----	3428.3
" " " Yale Lyceum,-----	3815.9
" " " S. W. Cupola St. Paul's,-----	4680.4
" " " Milford Hill,-----	13016.4
MT. CARMEL to Rabbit Rock,-----	10352.5
" " " Milford Hill,-----	25458.5
" " " Dead Tree,-----	11119.7
NEW HAVEN LIGHT to Mt. Carmel,-----	20251.6
" " " " Milford Hill,-----	10175.4
YALE LYCEUM to Athenæum,-----	54.3
" " " Rabbit Rock,-----	7358.2
S. W. CUPOLA ST. PAUL'S to Rabbit Rock,-----	7048.6
RABBIT ROCK to West Rock North,-----	10194.5

(c.) Heights above mean high-water.*

The heights have been ascertained as follows :

	Ft.
East Rock,	359.496
West Rock,	405.335
Rabbit Rock,	372.571

Starting from top of the granite post on the west side of the north entrance of the Green, ending at summit of Mount Carmel.

	Ft.
Top of granite post,	26.843
Top of first mile-stone from New Haven, on Whitney Avenue,	44.120
Top of second mile-stone on Whitney Avenue,	33.678
East end of overflow Whitneyville Dam,	30.914
West end of the lower step of Whitneyville Church,	65.352
Top of third mile-stone from New Haven, on road to Centreville,	62.533
Top of fourth mile-stone,	73.835
Top of the southernmost of two white posts at top of hill south-east of Augerville Dam,	79.629
Nail in the overflow of Augerville Dam,	40.409
Top of fifth mile-stone,	60.157
Nail at the end of the overflow of the Webbing Co's Dam,	48.814
S. E. corner of lower step of Hamden Church,	77.220
S. E. corner of the lower step of the Centreville House,	71.543
Angle (on top fence) formed by the meeting of the two main roads above Centreville,	102.850
West end of overflow of Beers's Dam,	57.018
The platform scales at Ives's Station,	93.520
S. E. end of a square timber of the overflow of Ives's Dam,	68.900
East end of the overflow of Ives's new Dam,	75.421
The third stone from the south-west end of the overflow of F. Ives's Dam,	90.582
Top of leaning post at corner of Kimberly's store, near Mt. Carmel station,	112.429
Top of large cedar horse-post just beyond corner of road leading back of Mt. Carmel to Wallingford,	111.049
MT. CARMEL (highest point of rock north of bolt-hole under Coast Survey signal,)	736.025

* The difference between mean high-water and mean low-water, as determined by observations during one lunation, is 6.25 ft.

(d.) **Physical Features of the New Haven Region.**

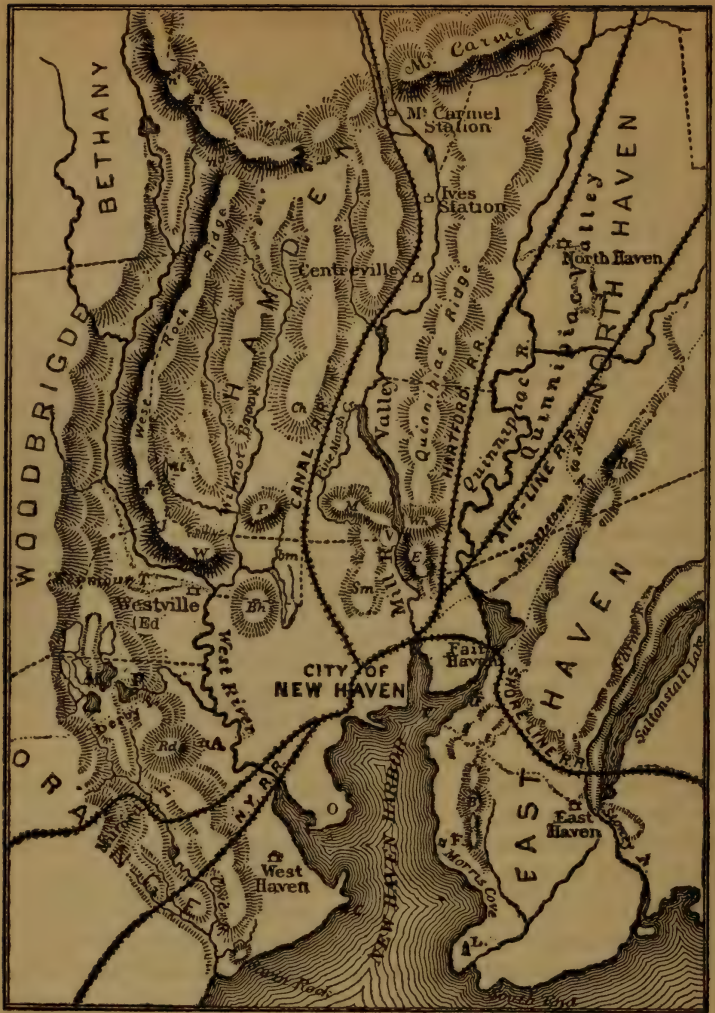
In connection with this statement of Mr. Bache, the following description of the principal features of the New Haven region, by Prof. James D. Dana, will be found interesting. A fuller statement of the geological characteristics, by the same authority, will be found in the Transactions of the Connecticut Academy, vol. ii. The map is taken by Prof. Dana's permission from that volume.

"Either side of New Haven bay,—an indentation of the coast about four miles in depth,—there is a north-and-south range of hills, the trap and sandstone ridges of East Haven and North Haven on the east, and the eastern portion of the Woodbridge plateau on the west; and these make the eastern and western boundaries of the New Haven region. Their height, which is greatest to the North, probably nowhere exceeds 600 feet. The width of the region varies from about four miles on the south to seven on the north, and the whole length from the sound to Mt. Carmel—its true northern topographical limit—is twelve miles.

The northern half of the region is divided longitudinally by two lines of ridges: (1) the long West Rock trap ridge near the western side, four hundred feet and upward in height; and (2) nearly midway in the area east of West Rock, the short isolated East Rock (E) range of trap and sandstone, and the continuation of this range northward to Mt. Carmel in the low Quinnipiac sandstone ridge which divides the waters of Mill River and the Quinnipiac.

The New Haven region hence consists in its northern half of three subordinate north-and-south regions; (1) a narrow valley west of West Rock, drained by West River; (2) a broad central plain (the Hamden plain), continuous with the New Haven plain rising into hills to the northward, and drained along the east side by Mill River; and (3) a wide eastern portion occupied by the river-course and the extensive meadow lands of the Quinnipiac, in other words, the wide valley of the Quinnipiac. South of East Rock, the central New Haven plain blends with that of the Quinnipiac.

The West Rock ridge to the north throws off a branch on the east which curves around to Mt. Carmel and forms the northern boundary of the central of the three subordinate regions. This central region is partly subdivided across, on a curving line between West and East Rocks, by two short trap ridges; Pine Rock (P), a third of a mile from West Rock, and Mill Rock (M,) which adjoins East Rock; the width of the interval between the two is nearly a mile. Mill River passes through a deep cut in the Mill Rock ridge, at the village of Whitneyville."



Explanation of the map.—A, Allingtown village. B, Beacon Hill. Bh, Beaver hills. Ch, Cherry Hill. E, East Rock range, consisting of East Rock proper to the northwest, Indian Head, and then Snake Rock. Ed, Edgewood, the estate of Donald G. Mitchell, Esq. F, Fort Hale. F, Ferry Point, or Red Rock, on the Quinnipiac. J, Judges' Cave, on the West Rock ridge. L, Light House. M, Mill Rock. M P, Maltby Park, only three of the proposed lakes of which are constructed. O, Oyster Point. P, Pine Rock. Rd, Round Hill. Rt, Rabbit or Peter's Rock. Sm, Sachem's ridge. T, Turnpike; also Tomlinson's bridge, across the head of New Haven bay. V, Whitneyville. W, West Rock, the south end of West Rock ridge. W C, West Cape, or West Haven Point. Wh, Whitney Peak. W L, Wintergreen Lake, just north of Wintergreen Falls. Wn, Warner's Rock. *bm*, Beaver Pond Meadows; *m*, Mineral Spring, southeast of North Haven; *n1*, *n2*, *n3*, *n4*, different notches in the West Rock ridge; *n1*, *n2*, the upper and lower Bethany Notches; *n3*, the Hamden Notch; *n4*, Wintergreen Notch.

Scale 4-10ths of an inch to the mile.

(e.) Botanical Characteristics.

Professor Eaton has furnished the following hints in respect to botanizing near New Haven:

In place of the usual "Catalogue of plants collected in the vicinity of ———," it seems better to indicate a few of the neighboring spots most interesting to botanists. Conspicuous among these is Mount Carmel, to which the botanical students make an annual excursion. The collector of plants should visit it in May, and go up the western gorge from the south, finding on the way *Dentaria laciniata*, *Mitella diphylla*, *Trillium erectum* and *T. cernuum*, *Arabis laevigata*, *Clematis verticillaris*, *Sambucus pubens*, *Betula lutea*, *Viola pubescens*, *Asarum Canadense*, *Sanguinaria Canadensis*, and many of the commoner species. The leaves of the broad-leaved onion, *Allium tricoccum*, are also very common in this gorge. Ascending the peak to the east of the gorge, there is discovered a pond or swamp almost on the very top, where in August the rather uncommon fern, *Woodwardia Virginica* may be had in abundance. From this point the best route is N.E. to Payne's Hole, a deep ravine immediately south of the Coast Survey signal. Along the route one may find *Cypripedium acaule* and *C. parviflorum*, *Viola blanda*, and *Staphylea trifolia*, and near the little stream in Payne's Hole are *Claytonia Virginica*, *Caulophyllum thalictroides*, *Actæa alba* and *A. rubra*, and *Habenaria viridis*, var. *bracteata*. One may now descend either by following the stream down the north slope, or by taking a path which will, after many windings, come down a gorge on the south side, about a mile from the western end of the range.

In the ravine of Roaring brook, in Cheshire, are found many of the plants of Mount Carmel, and in addition some interesting ferns and mosses. *Aspidium Goldieanum* and the walking-leaf (*Camptosorus rhizophyllus*) are there, besides many which occur in most damp, shady ravines.

The extensive range of woods, hills, swamps and streamlets, which lies between Maltby Park and the road leading N.W. from Westville, is at all times of the year rich in rare plants. *Geum rivale*, *Saxifraga Pennsylvanica*, three white violets, *Dentaria diphylla*, *Cardamine rhomboidea*, and *Rubus triflorus*, occur along the rivulet which flows across the Woodbridge road, and further toward the middle of the wilderness there is always good collecting. Several *Orchidaceæ* are found only here, as *Aplectrum hyemale* and *Habenaria Hookeri*, while two or three *Cypripedia*

Pogonia verticillata, *Habenaria tridentata*, and the two species of *Liparis* are all to be found by patient search. Several rare ferns occur on the serpentine rocks of Maltby Park, and near them is abundance of the fringed gentian, (*G. crinita*).

Mosses and hepatic mosses are abundant in this whole tract: one excursion in December afforded thirty of the former, all in fruit, and a dozen of the latter, among them the rare and most beautiful *Trichocolea tomentella*.

The Beaver meadows, though much injured for botany by cultivation and filling up, still afford *Sarracenia purpurea*, *Potentilla palustris*, *Rhexia Virginia*, *Pogonia ophioglossoides*, *Calopogon pulchellus*, *Cassandra calyculata*, *Lemna trisulca*, and rarely *Brasenia peltata*, while *Calla palustris* and the beautiful *Arethesa bulbosa* have disappeared.

The ravine below Wintergreen falls is our only station for *Viola rotundifolia*, which comes in April, with scanty trailing arbutus, and here are also several rare mosses, among the rest the rarest *Buxbaumia aphylla*.

The meadows between Tomlinson's bridge and Fort Hale contain the yellow fringed orchis (*H. ciliaris*), and *Parnassia Caroliniana*; and the salt marshes so abundant about New Haven afford a great number of characteristic species. A little salt marsh which separates South End from the main land is the only station known near New Haven for a shrubby diœcious composite, *Baccharis halimifolia*, blossoming late in the autumn, and the slopes of the cliff beyond Fort Hale give us *Solidago rigida*, which with *Liatris scariosa* occurs also on the West Haven shores. For sea-mosses the richest stations are the shores of the Thimble Islands, where, in the tide pools, may be had *Corallina officinalis*, *Callithamnion Baileyi*, several *Ceramia* and *Polysiphonia*, *Laminaria saccharina*, *Chorda lomentaria*, *Punctaria latifolia*, *Cladophora glaucescens*, and others more common, while the rocks just below low water mark yield *Phyllophora membranifolia* and other forms. The two most beautiful of all our sea-mosses, *Grinnellia Americana* and *Dasya elegans*, are occasionally thrown upon the shores near New Haven, but their places of growth are not yet ascertained.

The banks of the Housatonic, and its valley, contain many plants characteristic of alluvial soil, and the shores and bottom of Lake Saltonstall richly repay a careful search. At the northern end of the lake, on the small patch of alluvion, is the sweet-scented

Cyperus inflexus, under the water are *Schollera graminea*, and several species of *Potamogeton*, while on the high ridge west of the lake is a station for *Linnæa borealis*.

There is not a hill or meadow, swamp or hedge-row near New Haven, where some interesting plants may not be found at one season or another; but the places above referred to are among the richest places for a botanist to visit.

Additions to the Zoological Collections.

A. E. VERRILL, CURATOR; S. I. SMITH, ASSISTANT.

The most important feature of the special zoölogical work during the year has been the coöperation of the curator and Mr. S. I. Smith in the researches of the U. S. Fish Commissioner, Prof. S. F. Baird, of the Smithsonian Institution, in reference to the fishes of the coast and inland waters, their food, modes of reproduction, rate of growth, migrations, and habits generally, as well as upon the character of the fisheries and their effects upon the fishes. Hitherto, very little positive and reliable information in regard to the habits and food even of our common marketable fishes has been published, and most of the statements upon which the legislation in regard to the fisheries has been based are but crude "guesses" of fishermen, who, at best, have made only local and imperfect observations, and cannot draw reliable inferences.

In order to obtain any solid basis of facts upon which alone general and even local legislation can be safely based, it was necessary to undertake new and very extended investigations in the most systematic and scientific manner, for every kind of information desired. Arrangements were accordingly made with Prof. Baird for the fullest coöperation in these researches. The part of the work specially in charge of the curator and Mr. Smith has been the investigation of the *food* of the fishes, and the sources from whence it is derived, together with the character of the bottoms, temperature of the waters, etc. It was soon found that to obtain such information would involve a systematic zoölogical survey, as complete as possible, in each region investigated. In the spring vacation, the curator, with Mr. S. I. Smith and Prof. J. E. Todd (then a student in the zoölogical department), visited Great Egg Harbor, N. J., and made many useful observations upon the food of the fishes of that region, and secured a valuable collection both of the fishes and the invertebrata. During the summer vacation, in coöperation with Professor Baird and his

party, a thorough zoölogical survey of Vineyard Sound and the adjacent waters was undertaken by the curator and Mr. S. I. Smith, aided by Prof. J. E. Todd, Prof. A. Hyatt, Dr. A. S. Packard, and others.

The collections made during these explorations are by far the largest and most complete ever made upon any portion of our coast, both for the fishes and the invertebrata. All of the latter have been sent here for identification and description; after this shall have been done, the Yale museum will receive a complete series, and the duplicates will be sent to other institutions. A large portion of this work of identification has been already completed and the curator has in preparation a lengthy report upon the invertebrate fauna and physical features of the regions explored, which will be illustrated by charts showing the localities of the dredgings, character of the bottom, depth of water, temperature, etc, and by about three hundred figures of the animals obtained. Prof. Baird has also given a series of the fishes, including several that are entirely new to our coasts, obtained at the same time by his party. Among the fishes are a considerable number of skins of sharks, rays, and other large species.

Preparations have been made and apparatus constructed to carry on, during the next vacation, still more extensive explorations of the same kind, in the Bay of Fundy and on St. George's Bank. All the naturalists engaged in these explorations have cheerfully given their time and labor without any pecuniary compensation.

Mr. S. I. Smith, during a part of the summer, was also engaged in dredging in the deeper parts of Lake Superior, in connection with the U. S. Lake Survey. From this source a very interesting collection was received.

During the past year numerous other important additions have been made to the zoölogical collections, and a large amount of time has been devoted to their scientific arrangement and description.

Prof. O. C. Marsh and party contributed many valuable skeletons and skulls and other specimens from the Rocky Mountains and California. Prof. Marsh has also presented a fine collection of the birds and mammals of California, including about 350 specimens collected by Mr. A. Provo Kluit. He has also given skins and skeletons of two species of *Apteryx* from New Zealand and a large number of valuable skeletons from various sources. Mr. G. B. Grinnell (Yale, 1870), has forwarded numerous bodies and bones

of animals, from which excellent skeletons have been made. Among them were two ostriches, an elephant, etc. An interesting collection of insects, reptiles, and other things from South Africa has been received from Mrs. Sarah Abraham. Dr. H. C. Yarrow, U. S. A., has sent a very valuable collection of marine invertebrata from Fort Macon, N. C. Mr. J. F. Whiteaves, of Montreal, has given a small but important collection from his dredgings in the Gulf of St. Lawrence; some of these are from the greatest depths that have yet been reached in dredging on the northern coasts of America. In addition to these we have received gifts of value from many other friends of the College, which will be noticed elsewhere.

Additions to the Geological Collections.

O. C. MARSH, CURATOR.

The present year has been an important one for this Department, as the Museum has received the largest accessions ever made in a single season. The new material is, moreover, especially valuable, as it contains a very large number of fossil vertebrates new to science. A number of these, including some of great interest, have already been described by the curator in the *American Journal of Science*. In arranging and examining these and other additions to the Museum, important aid has been given by Mr. Harger, Assistant in Paelontology. Most of the recent acquisitions cannot, unfortunately, be now exhibited for want of room, or even examined and catalogued for want of needed assistance in the working force of the Museum.

Continued efforts have of late been made by this department to increase the collection in Osteology, more especially as an aid to the investigations of extinct vertebrate remains. More than two hundred skeletons of recent animals, most of them typical specimens, have been secured during the last year, so that ample facilities for the study of Comparative Osteology are now afforded.

The most important gifts received during the past year are the various collections made by the Yale Expedition in charge of Professor Marsh, which spent the summer and autumn of 1871 in geological explorations in the Rocky Mountain region and on the Pacific Coast. This party, like that of the previous year, was essentially a private one, consisting of Professor Marsh and ten

recent graduates of the College. The special object of the Expedition was to study the extinct vertebrate animals of the far West, and the first investigations were made in July and August in the Cretaceous deposits of Southwestern Kansas, where numerous new species of birds, reptiles, and fishes were discovered. During September and October the Tertiary beds of Wyoming and Idaho were examined, and a large number of new fossil mammals, birds, reptiles and fishes, were collected. The remainder of the autumn was spent in Eastern Oregon, where many new and interesting Tertiary animals were found. After a short visit to California the party returned East, some by land, and others, with Professor Marsh, via Panama.

The expedition, although attended with much hardship, difficulty and danger, was in all respects successful, and resulted in placing in the Yale Museum not less than 15,000 specimens of fossil vertebrate remains, including probably seventy-five undescribed species, some of them of great interest. Large collections of recent animals, and many valuable ethnological specimens were also secured. Measured by the expenditure of the party, and the important assistance received from the Government and other sources, the results of the expedition may fairly be regarded as representing a gift to the Museum of not less than \$40,000, and the expedition of the previous year an equal amount. The combined collections of extinct vertebrates made by the two expeditions place the Yale Museum in this respect far in advance of any in this country.

Among the other noteworthy additions to the Museum during the past year may be mentioned an interesting collection of fossil animals from the Tertiary of Greece, received in exchange from the University of Athens, through the Hon. Robert P. Keep, of the Class of 1865, late U. S. Consul at Piraeus, Greece. A valuable series of vertebrate fossils from the Tertiary of Oregon has been presented by Rev. Thomas Condon, of Dalles City, Oregon, who likewise rendered important aid to the Yale party, last autumn, during their explorations in that region. A large collection of the remains of *Dinornis* and other extinct birds of New Zealand, and a fine specimen of *Ichthyosaurus intermedius*, from England, have been given by Professor Marsh. A gift of one hundred and fifty dollars was received from Professor J. D. Dana to aid the explorations of the Western Expedition, and other important contributions have been made to the Museum which will be fully acknowledged elsewhere.

Archæology and Ethnology.

The collections in this department have been materially increased during the past year, mainly through a few large gifts; but comparatively little can be done until an endowment is secured, which will provide for the systematic care and increase of specimens already obtained, and a suitable place for their preservation.

The most important acquisitions since the last Report have been a large collection of very perfect stone implements of pre-historic age from Scandinavia; two collections of archæological specimens from California, including some supposed to be of great antiquity; an ancient statue, several gold images, with various specimens of pottery and stone from Central America; and a long series of Indian Stone implements from Ohio, together about 1200 specimens, which were presented by Professor Marsh. Among the other noteworthy additions may be mentioned a series of twelve fine antique vases and several other antiquities from Chiriqui, Central America, presented by Samuel Hubbard, Esq., of San Francisco; some rare specimens of ancient pottery from Peru, the gift of Wm. Nelson, Esq., of Panama; a suite of interesting Indian implements from the Columbia River, given by Rev. Thomas Condon, of Dallas City, Oregon, and a number of weapons and other specimens from Alaska, presented by Gen. John E. Miller, of San Francisco. The remaining gifts will be acknowledged in the regular list of donations.

Lectures to Mechanics.

The seventh course of lectures was given as follows:

- | | | |
|-------------------|--|-------------------|
| I. Mon., Feb. 5. | Introductory Lecture:—Relations of Mind and Matter, | President Porter. |
| II. Thurs., " | 8. Principles of Elocution, | Mark Bailey. |
| III. Mon., " | 12. Recent Contributions to American Geography, | D. C. Gilman. |
| IV. Thurs., " | 15. Experiments on Sound, illustrating the method of determining the motions of the heavenly bodies by the Spectroscope, | Alfred M. Mayer. |
| V. Mon., " | 19. Our Common Weeds, | D. C. Eaton. |
| VI. Thurs., " | 22. The U. S. Weather Signal Service, | W. H. Brewer. |
| VII. Mon., " | 26. Phosphorus, | S. W. Johnson. |
| VIII. Thurs., " | 29. The Mechanics of Europe, | B. G. Northrop. |
| IX. Mon., Mar. 4. | Tilghman's Sand-Blast Engraving Process, | G. F. Barker. |
| X. Thurs., " | 7. Steam-Engine Indicator, | C. B. Richards. |
| XI. Mon., " | 11. Forces of Inanimate Nature, | W. A. Norton. |

XII. Thur., Mar. 14.	The Prismatic Spectrum,	C. S. Hastings.
XIII. Mon., " 18.	The Telescope,	C. S. Lyman.
XIV. Thurs., " 21.	Color,	J. H. Niemeyer.
XV. Mon., " 25.	Steam-Boilers,	W. P. Trowbridge.
XIV. Thurs., " 28.	The Darwinian Hypothesis applied to the Human Race,	A. E. Verrill.

Anniversary.

The anniversary exercises were held in Sheffield Hall, on Monday, July 10, 1871; a portion of the Theses being publicly read at 9 o'clock in the morning, and the remainder at 8 o'clock in the evening, in the presence of the State Board of Visitors, the Corporation of the College, the Instructors, and other friends of the school.

The candidates for degrees, with the subjects of their theses, are given in the following schedule. The degrees were conferred on these candidates by President Woolsey on Commencement day, July 13. Theses marked with a star were read in the evening.

CANDIDATES FOR DEGREES.

WITH THE SUBJECTS OF THEIR GRADUATION THESES.

DOCTORS OF PHILOSOPHY. (2)

BERNARD JAMES HARRINGTON, B.A. (McGill Univ.), *Montreal, Canada*. On the Siemens-Martin Steel Process.

This thesis occupies about sixty manuscript pages, with working drawings of furnaces, and a detailed account of the process, from a study of its practice at Trenton, N. J. It also contains a chemical investigation of the materials used, and the changes which take place in their conversion to steel, with quantitative analysis of different grades of Martin steel.*

*HENRY SHALER WILLIAMS, Ph.B., *New Haven*. On the Muscular System of Turtles.

This thesis contains ninety-five manuscript pages with numerous drawings. The greater part of it is devoted to a careful and original description of a fresh water Turtle (*Trionyx*), of which the anatomy has not been previously described.

CIVIL ENGINEER. (1)

WILLIAM DENNIS MARKS, Ph.B., *St. Louis, Mo.* Design of a Bowstring Girder Bridge.

BACHELORS OF PHILOSOPHY. (23)

*HORACE ANDREWS (Engineering), *Tarrytown, N. Y.* On the most Advantageous Employment of Wind as a Motive Power.

EDWIN FAXON BACON (Select), *Norwalk*. On the Rise of the Mark Brandenburg.

LUTHER WHITE BURT (Engineering), *Hartford*. On the Hartford Double Tunnel.

*GEORGE BENJAMIN CHITTENDEN (Engineering), *East River*. On Safety Railway Brakes.

*RUSSELL WHEELER DAVENPORT (Chemistry), *New York City*. On the Hot Blast Applied to Iron in Smelting.

WILLIAM CECIL DURAND (Select), *Milford*. On the Historical Changes of Alsace and Lorraine.

CHARLES HASCALL DWINELLE (Agriculture), *Oakland, Cal.* On Forage Crops for Dry Climates.

CHARLES ADDISON FERRY (Engineering), *New Haven*. On the Comparative Value of Iron and Steel for Bridges.

CHARLES HENRY GREEN (Engineering), *Cincinnati, O.* On the Generation and Utilization of Steam.

- *CHARLES WOODFORD GRISWOLD (Engineering), *New Britain*. On the Modern Methods of Laying Foundations in Water.
- GEORGE MACCULLOCH KEASBEY (Select), *Newark, N. J.* On the Fire Clay Deposit of New Jersey.
- *JOSEPH FREDERICK KLEIN (Engineering), *New Haven*. On Turbine Water Wheels.
- *GEORGE GRANVILLE LOBDELL (Chemistry), *Wilmington, Del.* On the Siemens-Martin Steel Process.
- THOMAS WILLIAM MATHER (Engineering), *New Haven*. On the Teeth of Wheels.
- *MANSFIELD MERRIMAN (Engineering), *Plantsville*. Preliminary Design of a Bowstring Wrought Iron Roof.
- ALFRED LOUIS MOORE (Engineering), *Fond du Lac, Wis.* On an Iron Pier of the Crumlin Viaduct.
- *DANIEL HOBART PIERPONT (Engineering), *North Haven*. On a newly invented Pump for Raising Water from Deep Mines.
- FERDINAND EUGENE POWELL (Engineering), *North Haven*. On Centrifugal Pumps.
- JOHN FRANKLIN QUIGLEY (Engineering), *Wilmington, Del.* On the Potomac Aqueduct.
- FREDERICK LOCKWOOD SANFORD (Engineering), *New Haven*. On the Bucket Wheel as a Hydraulic Motor.
- HENRY BRADFORD SARGENT (Chemistry), *New Haven*. On the Working of Zinc Ores at Bethlehem, Penn.
- EDWARD CLINTON TERRY (Engineering), *Terryville*. Some Calculations for a Wrought Iron Crane.
- HARRY DEGEN ZIEGLER (Chemistry), *Philadelphia, Pa.* Examination of a Copper Clay from Jones' Mine, Berks Co., Penn.

Prizes.

The following prizes were announced at the anniversary.

CLASS OF 1871.

- For excellence in French*, a prize of \$10 awarded to CHARLES H. DWINELLE, *Oakland, Cal.*
- For excellence in Botany*, a prize of \$15 awarded to MANSFIELD MERRIMAN, *Plantsville*, with honorable mention of C. H. DWINELLE, second in rank.
- For excellence in Zoology*, a prize of \$15 awarded to GEORGE G. LOBDELL, *Wilmington, Del.*
- For excellence in Chemistry*, a prize of \$15 awarded to GEORGE G. LOBDELL, *Wilmington, Del.*
- For excellence in Civil Engineering*, a prize of \$15 awarded to D. H. PIERPONT, *North Haven*.
- For excellence in Mineralogy*, a prize of \$15 divided between R. W. DAVENPORT, *New York City*, Class of 1871, and T. M. PRUDDEN, *New Haven*, Class of 1872, equal in rank.

CLASS OF 1872.

- For excellence in Mathematics*, a prize of \$15 awarded to DANIEL W. HERING, *Johnsville, Md.*, with honorable mention of FRANK O. MAXSON, *Norwich*, second in rank.
- For excellence in English*, a prize of \$15 awarded to GEORGE N. MILLER, *Wallingford*.

CLASS OF 1873.

- For excellence in the studies of Freshman Year*, a prize of \$15 awarded to WILLIAM L. SCAIFE, *Pittsburg, Pa.*, with honorable mention of WILLIAM H. JENES, *Brookville, Pa.*, second in rank.

ERRATUM.

Page 11, for "early in 1872," read "December 13, 1871."

APPENDIX.



1. LIST OF BENEFACTORS.
 2. CATALOGUE AND PROGRAMME.
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APPENDIX.

CONTRIBUTIONS TO THE SHEFFIELD SCIENTIFIC SCHOOL.

The following list includes the names of those persons who have contributed at any time the sum of one hundred dollars or more for the endowment and maintenance of the Sheffield Scientific School. The principal gifts of specimens, models, etc., have been acknowledged in the successive annual reports.

I.

Mr. Sheffield's Donations.

The gifts of Mr. Joseph E. Sheffield, of New Haven, to this department of Yale College began in 1856, and have been renewed at frequent intervals from that time to the present.

The principal donations may be thus grouped:

1. The building in Grove street, known as Sheffield Hall, twice enlarged and refitted, including the observatory towers, an equatorial telescope, a meridian circle, a collection of models in engineering and architecture, furniture, cases, etc.
2. The new building in Prospect street, now in process of construction, north of Sheffield Hall.
3. A fund of \$130,000 for the professorships.
4. A library fund of \$10,000, increased to \$12,000, and the Hillhouse Mathematical library, purchased at a cost of \$4,000.
5. A gift to the Collier Cabinet of \$2,700.
6. Frequent contributions to the current expenses.

These gifts amount to at least \$250,000,—not including the building which is now in process of construction.

II.

The Congressional Fund.

The Congress of the United States by an Act dated July 2, 1862, known as the Morrill Bill, gave to the State of Connecticut a portion of Land Scrip, which was given by the Legislature of 1863 to the Sheffield Scientific School. This scrip yielded the sum

of \$135,000, which is devoted by the law of Congress to the maintenance of a college in which the modern scientific studies are to predominate.

III.

The Higgin Professorship of Dynamic Engineering.

This professorship was endowed in 1871 by Mrs. Robert Higgin, of Liverpool, Eng., by a gift of £5,000, which yielded the capital of \$28,000. The professorship was designated in memory of her deceased husband, who led a long and honorable mercantile career, distinguished by many generous contributions to the educational and charitable foundations of the place of his residence.

IV.

The Norton Professorship of Agriculture.

This professorship is regarded as endowed by the national land grant already referred to. Its designation commemorates the liberal purposes of John T. Norton, Esq., a skillful agriculturist of Farmington, Conn., one of the earliest friends of this department of Yale College, and his son, Professor John P. Norton, who died in 1852, after having served the college and the interests of agriculture in the State with rare ability. The father gave \$300, annually for five years, for the support of the Analytical Laboratory, and the son bequeathed to the Scientific School his books and apparatus, valued at \$2,500.

V.

The Collier Cabinet of Mechanics.

The Collier Cabinet of Mechanics and Physics was instituted in 1869, in memory of a former student of Mechanical Engineering, Mr. Thomas Fassitt Collier of St. Louis, who died in Salt Lake City. His brother, Mr. M. Dwight Collier, gave the sum of \$6,000 for the purchase of apparatus and models, and other gentlemen contributed additional amounts as follows:

Maurice D. Collier, in memory of the late Thomas Fassitt Collier,	\$6,000
Joseph E. Sheffield, 10,000 francs (in gold), equivalent to	2,700
Henry Farnam, - - - - -	1,000
Edward E. Salisbury, - - - - -	200
John A. Blake, - - - - -	100
Eli W. Blake, - - - - -	50
Alfred Walker & Co., - - - - -	25

The Novelty Iron Works of the City of New York, through Howard Potter, Esq., in 1870, gave the valuable collection of Drawings and Working Plans, many thousand in number, which

had been accumulated in the business of that establishment. A catalogue of the Drawings was published in the Report of the School for 1871.

VI.

The General Instruction Fund.

The General Instruction Fund, applicable to any of the current expenses of the School, is made up of the contributions of the following persons, which are permanently invested, and yield an annual income :

William Walter Phelps, New York, - - - - -	\$10,000
Joseph Sampson, New York, - - - - -	6,000
William W. Boardman, New Haven, - - - - -	5,000
Richard S. Fellowes, New Haven, - - - - -	5,000
Oliver F. Winchester, New Haven, - - - - -	5,000
William E. Dodge, New York, - - - - -	3,000
James E. English, New Haven, - - - - -	2,000*
Joseph Battell, New York, - - - - -	1,000
Jeremiah Day, New Haven, - - - - -	1,000
William Howe Downes, Birmingham, Conn., - - - - -	1,000
Henry Hotchkiss, New Haven, - - - - -	1,000
Tredwell Ketcham, New Haven, - - - - -	1,000
William B. Ogden (land), New York, - - - - -	1,000
Pelotiah Perit, New York, - - - - -	1,000
Samuel Russell, Middletown, Conn., - - - - -	1,000
Wells Southworth, New Haven, - - - - -	1,000
Augustus R. Street, New Haven, - - - - -	1,000
James M. Townsend, New Haven, - - - - -	1,000
Ezekiel H. Trowbridge, New Haven, - - - - -	1,000
Henry Trowbridge, New Haven, - - - - -	1,000
Thomas R. Trowbridge, New Haven, - - - - -	1,000
Eli Whitney, New Haven, - - - - -	1,000
Robert Benner, Astoria, L. I., - - - - -	500
Eli W. Blake, New Haven, - - - - -	500
William Bostwick, New Haven, - - - - -	500
Jarvis Brush, New Haven, - - - - -	500
Joshua Coit, New Haven, - - - - -	500
Henry A. Du Bois, New Haven, - - - - -	500
William & E. T. Fitch, New Haven, - - - - -	500
Marshall Jewell, Hartford, - - - - -	500
Harmanus M. Welch, New Haven, - - - - -	500
John J. Skinner, Oneida, N. Y., - - - - -	375
William G. Abbot, Norwich, - - - - -	300
Timothy Dwight (Yale College), - - - - -	300
William H. Elliot, New Haven, - - - - -	300
Morris Tyler, New Haven, - - - - -	300
Frederick J. Leavens, Norwich, - - - - -	100

* In addition to \$3,000 given for income.

VII.

The Holmes Scholarship.

The Holmes Scholarship was founded by Samuel Holmes, Esq., of New York City, by a gift of \$1,000, the income of which is to be annually paid to a meritorious scholar, designated by the Trustees of the Bronson Library in Waterbury, Conn., or in case of their failure to appoint, by the Professors of the Scientific School.

VIII.

The Bronson Fund for Comparative Anatomy.

Dr. Henry Bronson, of New Haven, for many years a professor in the Medical Institution of Yale College, has given the sum of \$1,000 to promote the study of Comparative Anatomy and Zoölogy.

IX.

The Library.

The Library of the Scientific School consists of the Hillhouse Mathematical Library, purchased from Dr. William Hillhouse, in 1870, by Mr. Sheffield for the sum of \$4,000; and of a collection of books bought by the subscriptions of the following gentlemen as

GIFTS FOR THE COMMENCEMENT OF A LIBRARY.

William W. Boardman,	-	-	-	-	-	-	-	\$250
Jarvis Brush,	-	-	-	-	-	-	-	100
Tredwell Ketcham,	-	-	-	-	-	-	-	500
Perkins & Chatfield,	-	-	-	-	-	-	-	200
Joseph Sampson,	-	-	-	-	-	-	-	500
Henry Trowbridge,	-	-	-	-	-	-	-	100
Harmanus M. Welch,	-	-	-	-	-	-	-	100
John D. Wheeler,	-	-	-	-	-	-	-	250
								<hr/> \$2,000

Its current expenses and accessions are paid for by the income of a special Library Fund of \$12,000, given by Mr. Sheffield. Many valuable gifts of books, magazines, and prints have been received from other individuals. Dr. William Hillhouse has given the sum of \$500, for the binding of books.

X.

Subscriptions for Current Expenses.

The School has recently received the following subscriptions toward the defrayal of current expenses.

Subscriptions to Income.

James E. English, New Haven, \$1,000 annually for 3 years,...	\$3,000.00
Edward A. Mitchell, New Haven, \$250 annually for 10 years,...	2,500.00
A friend,.....	2,000.00
John D. Wheeler, New Haven, \$300 annually for 5 years,...	1,500.00
Frederick H. North, New Britain, \$300 annually for 5 years,...	1,500.00
Colin M. Ingersoll, New Haven, \$60 for 5 years,.....	300.00
Jeremiah A. Bishop, New Haven, \$60 for 5 years,.....	300.00
Matthew G. Elliot, New Haven, \$50 for 5 years,	250.00
Edward S. Scranton, New Haven,	250.00
Benjamin Douglas, Middletown,	100.00
Henry Stanley, New Britain,.....	100.00
Isaac Thomson, New Haven, \$50 for 2 years,	100.00
James D. Dana, New Haven (Yale College),	80.00
William Gamble, New Haven,	50.00
Perkins & Chatfield, New Haven, amount of bill,.....	83.82

XI.

Other Gifts for Special Purposes.

1. For the Agricultural Museum—	
Robert Benner, Astoria, N. Y.,.....	\$300.00
2. For the Mining and Metallurgical Museum—	
James D. Dana, Yale College,.....	500.00
3. For the Binding of Books—	
William Hillhouse, New Haven,	500.00
4. For the purchase of a Chronometer—	
Ezra C. Read, New Haven,.....	150.00
5. For the purchase of Maps and Geographical Models—	
Wm. Johnson, New Haven,.....	500.00
6. For purposes not yet designated—	
The Class of 1869 (S. S. S.)	210.00
The Class of 1870 (S. S. S.)	140.00
7. For Prizes:—	
The Berzelius Trust Association (in gold), - - -	\$170
Jarvis Brush, - - - - -	50
Benjamin Silliman (in gold), - - - - -	50
The Sigma Delta Chi Society, - - - - -	50
A friend, - - - - -	400
Other friends, - - - - -	125
Charles Z. Brown, - - - - -	25
8. For assistance of a needy scholar—	
Rev. Leonard W. Bacon, - - - - -	100

XII.

Proposed Professors' Fund.

A friend of the School has offered \$10,000, on condition that \$50,000 is raised before Commencement in 1873, as a Professor's Fund. A second subscription of like amount, accompanied by a check for one-half the sum, has likewise been received. This leaves the amount of \$30,000 as yet unprovided for.

PROGRAMME OF STUDIES,

AND

CATALOGUE,

For the College Year 1871-1872.

Corporation of Yale College.

The Governor, Lieutenant Governor, and six senior Senators of the State of Connecticut are *ex officio* members of the Corporation.

PRESIDENT.

REV. NOAH PORTER, D.D., LL.D.

FELLOWS.

HIS EXCELLENCY MARSHALL JEWELL, HARTFORD.

HIS HONOR MORRIS TYLER, NEW HAVEN.

REV. JOSEPH ELDRIDGE, D.D., NORFOLK.

REV. GEORGE J. TILLOTSON, M.A., PLAINFIELD.

REV. EDWIN R. GILBERT, M.A., WALLINGFORD.

REV. DAVIS S. BRAINERD, M.A., LYME.

REV. ELISHA C. JONES, M.A., SOUTHTON.

REV. LEONARD BACON, D.D., LL.D., NEW HAVEN.

REV. HIRAM P. ARMS, D.D., NORWICH TOWN.

REV. MYRON N. MORRIS, M.A., WEST HARTFORD.

REV. SAMUEL G. WILLARD, M.A., COLCHESTER.

REV. THEODORE D. WOOLSEY, D.D., LL.D., NEW HAVEN.

HON. ELISHA JOHNSON, HARTFORD.

HON. EZRA HALL, MARLBOROUGH.

HON. CHARLES L. GRISWOLD, CHESTER.

HON. HENRY TUTTLE, HAMDEN.

HON. ELI CURTISS, WATERTOWN.

HON. FREDERICK P. BISSELL, WATERTOWN.

TREASURER,

HENRY C. KINGSLEY, M.A.

LIBRARIAN,

ADDISON VAN NAME, M.A.

SECRETARY,

FRANKLIN B. DEXTER, M.A.

GOVERNING BOARD,

APPOINTED BY THE CORPORATION OF YALE COLLEGE.

President.

REV. NOAH PORTER, D.D., LL.D.

31 Hillhouse av.

Professors.

ARRANGED IN THE ORDER OF THEIR GRADUATION.

WILLIAM A. NORTON, <i>Civil Engineering and Mathematics.</i>	72 Prospect st.
CHESTER S. LYMAN, <i>Physics and Astronomy, Theoretical and Practical.</i>	161 Temple st.
WILLIAM D. WHITNEY, <i>Linguistics and German.</i>	246 Church st.
WILLIAM P. TROWBRIDGE, <i>Dynamic Engineering (HIGGIN Professor).</i>	38 Elm st.
GEORGE J. BRUSH, <i>Mineralogy.</i>	14 Trumbull st
DANIEL C. GILMAN, <i>Physical, Historical, and Political Geography.</i>	37 Hillhouse av.
SAMUEL W. JOHNSON, <i>Agricultural and Analytical Chemistry.</i>	54 Trumbull st.
WILLIAM H. BREWER, <i>Agriculture (NORTON Professor).</i>	131 Temple st.
DANIEL C. EATON, <i>Botany.</i>	Sachem st., c. Prospect.
THOMAS R. LOUNSBURY, <i>Anglo Saxon and Early and Modern English.</i>	187 Temple st.
OTHNIEL C. MARSH, <i>Palæontology.</i>	9 College st.
OSCAR D. ALLEN, <i>Metallurgy and Assaying.</i>	28 Clark st.
ADDISON E. VERRILL, <i>Zoölogy and Geology.</i>	148 College st.

LECTURERS, INSTRUCTORS AND ASSISTANTS,*

ADDITIONAL TO THE GOVERNING BOARD.



BY AUTHORITY OF THE SUPERINTENDENT OF THE SURVEY.

RICHARD M. BACHE, of the U. S. Coast Survey, <i>The Use of the Plane Table.</i>	Chapel st.
<hr/>	
FRANCIS BACON, M.D., Professor in the Yale Medical School, <i>The Laws of Health.</i>	32 High st.
MARK BAILEY, of the Academical Department, <i>Elocution.</i>	Temple st.
JOHN H. NIEMEYER, Professor in the Yale School of the Fine Arts, <i>Free Hand Drawing.</i>	93 Olive st.
LOUIS BAIL, <i>Mechanical and Topographical Drawing.</i>	43 Park place.
F. R. HONEY, <i>Orthographic Projection.</i>	Church st.
EUGENE C. DELFOSSE, <i>French.</i>	108 York st.
WILLIAM G. MIXTER, <i>Elementary and Analytical Chemistry.</i>	14 S. H.
SIDNEY I. SMITH, <i>Zoölogy.</i>	148 College st.
DANIEL H. WELLS, <i>Analytical and Descriptive Geometry.</i>	99 Bradley st.
CHARLES S. HASTINGS, <i>Physics.</i>	90 Grove st.
RUSSELL W. DAVENPORT, <i>Chemistry.</i>	S. H.
MANSFIELD MERRIMAN, <i>Mathematics.</i>	209 Elm st.

* The Professorship of Military Science is temporarily vacant.

SHEFFIELD SCIENTIFIC SCHOOL.

GRADUATE STUDENTS.

Horace Andrews, PH.B.	<i>Tarrytown, N. Y.</i>	8 York sq.
Edward Swoyer Breidenbaugh, M.A. } Pennsylvania College,	<i>Gettysburg, Pa.</i>	22 York sq.
Charles Augustus Brinley, PH.B.	<i>Hartford,</i>	42 Prospect st.
George Benjamin Chittenden, PH.B.	<i>East River,</i>	187 Temple st.
Neville B. Craig, B.A.	<i>Pittsburgh, Pa.</i>	33 Prospect st.
Edward Salisbury Dana, B.A.	<i>New Haven,</i>	24 Hillhouse av.
Russell Wheeler Davenport, PH.B.	<i>New York City,</i>	S. H.
Augustus Jay DuBois, C.E.	<i>New Haven,</i>	41 Howard av.
Wheeler DeForest Edwards, B.A. } College of City of New York.	<i>New York City,</i>	109 Elm st.
George Bronson Farnam, M.D.	<i>New Haven,</i>	86 Whitney av.
William Gamble, M.A.	<i>Shanghai, China,</i>	462 Chapel st.
Edward Gray, B.A.	<i>Benicia, Cal.</i>	106 Grove st.
Oscar Harger, M.A.	<i>Oxford,</i>	42 S. M.
Charles Sheldon Hastings, PH.B.	<i>Hartford,</i>	90 Grove st.
George W. Jones, M.A. } Prof. in Iowa Agr. Coll., }	<i>Ames, Iowa.</i>	S. H.
Cassius William Kelly, B.A.	<i>Erie, Pa.</i>	163 York st.
Joseph Frederick Klein, PH.B.	<i>New Haven,</i>	86 Nicoll st.
Benjamin Kurtz, B.A. } Pennsylvania College, }	<i>Baltimore, Md.</i>	29 High st.
Charles Rockwell Lanman, B.A.	<i>Norwich,</i>	144 George st.
Thomas William Mather, PH.B.	<i>New Haven,</i>	26 Beers st.
Mansfield Merriman, PH.B.	<i>Plantsville,</i>	209 Elm st.
Charles Huntington Peck, B.A.	<i>New London.</i>	
George Bachelier Peck, M.D., } M.A. Brown University, }	<i>Providence, R. I.</i>	139 York st.
Daniel Hobart Pierpont, PH.B.	<i>North Haven,</i>	145 Olive st.
Herbert Edgar Smith, B.A. } College of City of N. Y. }	<i>Middletown,</i>	8 Lock st.
Charles Swan Walker, B.D.	<i>Darien,</i>	33 D. H.
Richard Chapman Weldon, M.A. } Wesleyan Coll., Sackville, N. B., }	<i>Sussex, N. B.</i>	14 Lock st.
Henry Shaler Williams, PH.D.	<i>Ithaca, N. Y.</i>	246 Orange st.
Edward Allen Wilson, B.A.	<i>St. Louis, Mo.</i>	129 College st.

SENIOR CLASS.

Jacob Jackson Abbott,	<i>Yarmouth, Me.</i>	29 Prospect st.
James Peter Bogart,	<i>New Haven,</i>	552 Chapel st.
William Darlington Evans,	<i>West Chester, Pa.</i>	462 Chapel st.
Joseph Ridgway Gawthrop,	<i>Northbrook, Pa.</i>	27 Mansfield st.
William Saunders Green,	<i>Cincinnati, O.</i>	165 Temple st.
George Wesson Hawes,	<i>Boston, Mass.</i>	90 Grove st.
Daniel Webster Hering,	<i>Johnsville, Md.</i>	8 Lock st.
Charles Louis Johnson,	<i>Ansonia,</i>	175 St. John st.
Samuel Trevor Knapp,	<i>New York City,</i>	23 Prospect st.
Harrison Wheeler Lindsley,	<i>New Haven,</i>	132 Olive st.
Frank Oscar Maxson,	<i>Norwich,</i>	8 Lock st.
Robert Douglass Milholland Maxwell,	<i>Wilmington, Del.</i>	23 Prospect st.
George Noyes Miller,	<i>Wallingford,</i>	104 Grove st.
Charles Theodore Morse,	<i>New Haven,</i>	151 York st.
Thomas Perkins Nevins,	<i>Waterford,</i>	96 York st.
Theophil Mitchell Prudden,	<i>New Haven,</i>	22 Clinton pl.
Thomas Hubbard Russell,	<i>New Haven,</i>	17 Wooster pl.
Charles Austin Tibbals,	<i>Brooklyn, N. Y.</i>	8 Lock st.
Daniel Wardwell Wardwell,	<i>Rome, N. Y.</i>	8 Lock st.
Frederick Floyd Weld,	<i>Guilford,</i>	165 Temple st.
William Brenton Welling,	<i>New York City,</i>	8 Lock st.

SENIORS, - 21.

JUNIOR CLASS.

John Winthrop Auchincloss,	<i>New York City,</i>	116 High st.
Edgar Henry Summerfield Bailey,	<i>Middlefield,</i>	111 Court st.
Alvah Weed Brown,	<i>Englewood, N. J.</i>	25 Prospect st.
Harry Hill Buck,	<i>Orland, Me.</i>	S. H.
Moses Bulkley,	<i>Brooklyn, N. Y.</i>	29 Prospect st.
Charles Albert Burt,	<i>Wallingford,</i>	104 Grove st.
Fillmore Cogswell,	<i>Marble Dale,</i>	129 College st.
William Righter Comings,	<i>New Britain,</i>	27 Prospect st.
William Allen Cowles,	<i>New Haven,</i>	169 Temple st.
Charles Adams Cragin,	<i>Wallingford,</i>	104 Grove st.
Robert John Currey,	<i>San Francisco, Cal.</i>	122 College st.
Annis Merrill Doolittle,	<i>Wallingford,</i>	129 College st.
Harry Taylor Gause,	<i>Wilmington, Del.</i>	84 Wall st.
James Elliot Gregory,	<i>New York City,</i>	134 College st.
Edward Julius Hall,	<i>Buffalo, N. Y.</i>	177 Temple st.
Henry Sheaff Hoyt,	<i>Staatsburgh, N. Y.</i>	488 Chapel st.
Robert Jaffray,	<i>New York City,</i>	143 College st.
William Hampden Jenks,	<i>Brookville, Pa.</i>	22 York sq.
Charles Henry Matthews,	<i>Waterbury,</i>	25 Prospect st.
George Christopher Moore,	<i>Birmingham,</i>	15 Pine st.
Charles Miller Morse,	<i>Buffalo, N. Y.</i>	165 Temple st.
Charles Tombling Noonan,	<i>Milwaukee, Wisc.</i>	27 Prospect st.
William Josiah Parks,	<i>Brooklyn, N. Y.</i>	136 College st.
Walter Brewster Platt,	<i>Waterbury,</i>	109 Elm st.
Benjamin Pomeroy,	<i>Southport,</i>	122 College st.
Samuel Rockwell,	<i>Bridgehampton, N. Y.</i>	31 Prospect st.
Amory Edwards Rowland,	<i>Brooklyn, N. Y.</i>	29 Prospect st.
Edgar Camp Savage,	<i>West Meriden,</i>	177 Temple st.
William Lucien Scaife,	<i>Pittsburgh, Pa.</i>	25 Prospect st.
Alfred Lewis Sellers,	<i>West Chester, Pa.</i>	35 High st.
Charles Thompson Smith,	<i>New York City,</i>	25 Prospect st.
Edward Henry Smith,	<i>Plainville,</i>	135 Dwight st.
William Edward Smith,	<i>Goshen,</i>	498 Chapel st.
Lewis Rodney Taylor,	<i>Hamilton, Va.</i>	223 Crown st.
Aretas Whittelsey Thomas,	<i>Bethlehem,</i>	27 Prospect st.
Henry Goodrich Wolcott,	<i>Fishkill, N. Y.</i>	88 Wall st.

JUNIORS, 36.

FRESHMAN CLASS.

Thomas Belknap Beach,	<i>West Hartford,</i>	106 Wall st.
Moses Taylor Belcher,	<i>Garrison's, N. Y.</i>	35 High st.
Charles Cook Brewster,	<i>Norwich,</i>	33 Eld st.
Edward Brush,	<i>Greenwich,</i>	127 College st.
Edward Moses Child,	<i>Woodstock,</i>	136 Whalley av.
Arthur Bucklin Clafin,	<i>Boston, Mass.</i>	22 Trumbull st.
George Rufus Cooley,	<i>Hamden,</i>	104 Crown st.
Frederick Bowman Crawford,	<i>Chicago, Ill.</i>	33 Prospect st.
John Otis Davis,	<i>Hartford,</i>	149 College st.
Franklin Edwards,	<i>Northampton, Mass.</i>	107 York st.
Charles Howard Fitch,	<i>New Haven,</i>	58 Olive st.
Edwin Horace Forbes,	<i>Cromwell,</i>	8 Lock st.
William Hammond Franklin,	<i>Brooklyn,</i>	136 Whalley av.
LeRoy Gale,	<i>New York City,</i>	35 High st.
Jacob Grove,	<i>Fredericksburg, Pa.</i>	23 Prospect st.
Archie Smoote Hall,	<i>Mobile, Ala.</i>	94 Grove st.
Vincent Gilpin Hazard,	<i>West Chester, Pa.</i>	120 College st.
Frazier Davenport Head,	<i>St. Paul, Minn.</i>	94 Grove st.
Charles Daniel Hill,	<i>Calais, Me.</i>	64 Whitney av.
Frank Leroy Holt,	<i>Rockville,</i>	23 Lyon st.
Irving Lucius Holt,	<i>Meriden,</i>	23 Lyon st.
Allen Brewer Howe,	<i>Troy, N. Y.</i>	138 College st.
Henry Hun,	<i>Albany, N. Y.</i>	416 Chapel st.
Henry Jarvis Kellogg,	<i>Milford,</i>	131 York st.
William Henry Kellogg,	<i>Chicago, Ill.</i>	22 Trumbull st.
Charles Hittell Killinger,	<i>Lebanon, Pa.</i>	173 Temple st.
Beverly Livingston,	<i>Garrison's, N. Y.</i>	145 York st.
William Pitt Lynde,	<i>Milwaukee, Wisc.</i>	161 George st.
William McGrath,	<i>Bridgeport,</i>	498 Chapel st.
Thomas Massie,	<i>Charlottesville, Va.</i>	202 York st.
Charles James Morse,	<i>Poland, O.</i>	46 Hillhouse av.
George Smith Needham,	<i>Louisville, Ky.</i>	106 Grove st.
Harry Gregory Newhall,	<i>San Francisco, Cal.</i>	8 Elm st.
Eugene Ernest Osborn,	<i>Norwalk,</i>	31 Howe st.
Richard Deane Arden Parrott,	<i>Greenwood Works, N. Y.</i>	88 Wall st.
Claudius Victor Pendleton,	<i>Bozrah,</i>	8 Lock st.
Andrew Peters,	<i>New York City,</i>	189 c.

Frank Plume,	<i>Thomaston,</i>	149 College st.
George Coffin Power,	<i>Hudson, N. Y.</i>	15 Home pl.
William Spencer Pratt,	<i>New Haven,</i>	17 Hazel st.
William Henry Reynolds,	<i>New Haven,</i>	129 York st.
Nelson Robinson,	<i>New York City,</i>	15 s.
William Rockwell,	<i>Bridgehampton, N. Y.</i>	33 Prospect st.
William Rodman,	<i>New Haven,</i>	491 Chapel st.
William Arthur Rogers,	<i>Covington, Ky.</i>	217 Crown st.
Charles Waterman Smith,	<i>Hartford,</i>	90 Grove st.
William von Steinwehr,	<i>New Haven,</i>	117 Elm st.
John Muirhead Stewart,	<i>Peekskill, N. Y.</i>	104 Crown st.
Francis Hill Stillman,	<i>Westerly, R. I.</i>	8 Lock st.
Jared Sidney Torrance,	<i>Gowanda, N. Y.</i>	33 Prospect st.
William Richardson Upham,	<i>Yonkers, N. Y.</i>	92 Grove st.
Simeon Harrison Wagner,	<i>Morris,</i>	104 Crown st.
John Charles Weber,	<i>New York City,</i>	23 Prospect st.
Charles Bell Willcox,	<i>Stamford,</i>	172 George st.
George Egbert Wright,	<i>Newburgh, N. Y.</i>	33 Eld st.
FRESHMEN, 55.		

SPECIAL STUDENTS NOT CANDIDATES FOR A DEGREE.

Bernard Nadal Baker,	<i>Baltimore, Md.</i>	31 Prospect st.
Henry Fowler English,	<i>New Haven,</i>	134 Chapel st.
Philip Owen Hawkins,	<i>Wakefield, R. I.</i>	505 Chapel st.
Lorenzo M. Johnson,	<i>Rochester, Mass.</i>	16 Grove st.
Archibald McCall,	<i>West Chester, Pa.</i>	177 Temple st.
George Soulé Phelps,	<i>East Windsor,</i>	Wallingford.
William James Rattle,	<i>Cleveland, O.</i>	96 York st.
Archibald Rogers,	<i>New York City,</i>	120 College st.

SPECIAL STUDENTS, 8.

SUMMARY.

GRADUATES,	- - - - -	29
SENIORS,	- - - - -	21
JUNIORS,	- - - - -	36
FRESHMEN,	- - - - -	55
SPECIAL,	- - - - -	8
TOTAL,	- - - - -	149

SHEFFIELD SCIENTIFIC SCHOOL.

I.

OBJECTS.

THE SHEFFIELD SCIENTIFIC SCHOOL is devoted to instruction and researches in the mathematical, physical, and natural sciences, with reference to the promotion and diffusion of science, and also to the preparation of young men for such pursuits as require especial proficiency in these departments of learning. It is one of the Departments of Yale College, like the law, medical, theological and art schools, having its separate funds, building, teachers, and regulations, but governed by the Corporation of Yale College, which appoints the professors and confers the degrees. It is, in part, analogous to the academic department or classical college, and, in part, to the professional schools. It affords no easy path to an academic degree, but offers to those who desire to become thoroughly educated in scientific studies, the opportunity for efficient training, under a large corps of teachers, and with ample apparatus, books, collections, and other facilities for study.

The instructions are accordingly designed to be advanced, systematic, and thorough. The wants of two classes of scholars are continually borne in mind :—

I. The graduates of this or of other colleges, and other persons who have prepared themselves for advanced scientific pursuits. Every endeavor is put forth to meet the wants of those who desire to become proficient in some specialty, or who wish to pursue a systematic course of instruction with reference to scientific culture. To this class of students much greater freedom is permitted than to the undergraduates.

II. The undergraduates, who may be preparing themselves by a course of training, chiefly mathematical and scientific, and partly linguistic, for higher scientific studies, or for such occupations as call for an accurate knowledge of some branches of modern science, as a condition of success. Undergraduates, after the first year, select one of several prescribed courses, and then follow strictly the scheme therein laid down.

II.

HISTORY AND ORGANIZATION.

The School was commenced in 1847. In 1860, a convenient building and a considerable endowment were given by Joseph E. Sheffield, Esq., of New Haven, whose name, at the repeated request of the Corporation of Yale College, was afterward attached to the foundation. Mr. Sheffield has frequently and munificently increased his original gifts, and has already begun the construction of an additional building for the use of the School.

In 1864, by an act of the Connecticut Legislature, the national grant for the promotion of scientific education (under the Congressional enactment of July, 1862) was given to this department of Yale College, which thus became "the Connecticut College of Agriculture and the Mechanic Arts." Since that time, and especially since the autumn of 1869, numerous liberal gifts have been received from the citizens of New Haven, and from other gentlemen in Connecticut, New York, and St. Louis, for the endowment of the School, and the increase of its collections.

The action of the State led to the designation by law of a State Board of Visitors, consisting of the Governor, Lieutenant Governor, three senior Senators, and Secretary of the State Board of Education; and this Board, with the Secretary of the Scientific School, is also the Board for the appointment of students to hold the State scholarships.

As an additional means of acquainting the public with the work of the school, and securing for it greater success, the Corporation of Yale College has appointed a Board of Councillors, consisting of some of the gentlemen who have manifested, in different ways, a deep and permanent interest in the welfare of the institution.

The Governing Board consists of the President of Yale College and the Professors who are permanently attached to the School. There are several other instructors associated with them, a part of whom are connected with other departments of the College.

This peculiar organization, though somewhat complex, has been a natural growth of the last twenty-five years, and it may be added that the combination of a new department, with an old and well tried institution like Yale College, has advantages for both. The establishment of a college of science has relieved the academic or classical college from all pressure tending to the establishment of "partial courses" of study, and has supplemented its

means of instruction by new professorships and new scientific collections; while it has rendered further service by giving to graduates of the classical department, opportunities for special and systematic professional training, distinct from those afforded in the schools of law, medicine, and theology.

On the other hand, the Scientific School has had the benefit of the name and repute of Yale College throughout the land. The long-established libraries and cabinets have been opened to the scientific students, who have also attended many courses of the academic lectures. More than all this, many of the officers of the classical college, by their influence, encouragement, and counsel, have given and are constantly giving to the new college assistance too valuable and enduring to be ever forgotten.

Under these circumstances, it may be well to add that during the wide-spread controversy between science and letters as means of instruction, the utmost harmony has prevailed in New Haven among the friends of both.

III.

BUILDING AND APPARATUS.

Sheffield Hall is a large and well arranged building, containing recitation and lecture rooms for all the classes, a hall for public assemblies and lectures, chemical and metallurgical laboratories, a photographic room, an astronomical observatory, museums, a library and reading room, besides studies for some of the professors, where their private technical libraries are kept.

The following is a summary statement of the collections belonging to the School:—

1. Laboratories and Apparatus in Chemistry, Metallurgy, Photography, and Zoölogy.
2. Metallurgical Museum of Ores, Furnace Products, etc.
3. Agricultural Museum of Soils, Fertilizers, useful and injurious Insects, etc.
4. Collections in Zoölogy.
5. Astronomical Observatory, with an equatorial telescope by Clark and Sons of Cambridge, a meridian circle, etc.
6. Library and reading room, containing the "Hillhouse Mathematical Library," books of reference, and a selection of German, French, English, and American scientific journals.
7. A collection of Physical Apparatus, constituting the "Collier Cabinet"—recently purchased.
8. Models in Architecture, Geometrical Drawing, Civil Engineering, Topographical Engineering, and Mechanics; diagrams adapted to public lectures; instruments for field practice.
9. Maps and Charts, topographical, hydrographical, geological, etc.

The mineralogical cabinet of Professor Brush, the herbarium of Professor Brewer, the collection of native birds of Professor Whitney, and the astronomical instruments of Professor Lyman, are deposited in the building. Professor Eaton's herbarium, near at hand, is freely accessible.

Students are also admitted, under varying conditions, to the College and Society libraries, the College Reading Room, the Cabinet of Minerals and Fossils, the School of the Fine Arts, and the Gymnasium.

IV.

INSTRUCTION FOR GRADUATE STUDENTS.

One of the principal objects of this department, since its foundation, has been to afford to young men of superior qualifications the opportunity of pursuing advanced studies in science. Graduates of this and other colleges are received without examination, upon the testimonial of their diplomas that they have honorably completed their preliminary courses. They may remain, at their option, for one year or for several years, and may study with or without reference to the attainment of a second degree.

The very different requirements of such students render it difficult to state in precise terms what facilities are here afforded. In some cases, particularly in the mathematical studies, the student will join that class for which his previous mathematical work has prepared him; in other cases, as in the chemical laboratory and in the study of Natural History, every scholar will pursue an independent course of research according to his capacity and the time he can devote to such a specialty. In any case, the student who desires to pursue such advanced courses is invited to apply in person or by letter to the professor in whose department he is most interested, and thus ascertain what arrangements can be effected. When three or four persons of similar acquirements desire like opportunities, it will often be easier to mark out for them a schedule of work.

During the last few years, there have been annually between twenty and thirty graduate students in the Sheffield School. The call for persons of advanced scientific attainments has never been so frequent as now; and the opportunities for future usefulness and culture have never been so inviting.

Great freedom of choice in respect of work is allowed to the graduate students, and in accordance with their requirements, the libraries, collections, and instruments are freely at their service.

As examples of what may be done in Mathematics, Physics, and Astronomy, it may be mentioned that Professors NORTON, TROWBRIDGE, and LYMAN, with the coöperation of Professor H. A. NEWTON, will direct the studies of those who wish to avail themselves of the class instructions in the Calculus, in Analytical and Descriptive Geometry, Mathematical Drawing, Practical Astronomy, etc. The Hillhouse Mathematical Library is open for consultation daily, and the equatorial telescope, meridian circle, and other astronomical instruments belonging to the School, may be freely used by advanced students.

The Chemical Laboratory is fitted for the instruction of those who wish to become proficient in practical analysis, either in preparation for professorships, technical pursuits, the medical profession, or other purposes. Professors JOHNSON, BRUSH, and ALLEN will direct the studies in higher Chemistry, Mineralogy, and Metallurgy.

Instruction in Natural History may be received from Professors VERRILL and MARSH in the Zoölogical Laboratory, where the collection, description, and classification of specimens are continually in progress; or by private arrangement in the herbarium of Professor EATON. The public and private collections of Minerals, Ores, Fossils, etc., afford special facilities for the study of Mineralogy and Geology.

V.

INSTRUCTION FOR UNDERGRADUATE STUDENTS.

TERMS OF ADMISSION.—Candidates must be not less than sixteen years of age, and must bring satisfactory testimonials of moral character from their former instructors or other responsible persons.

For admission the student must pass a thorough examination in Davies's Bourdon's *Algebra* as far as the General Theory of Equations, or in its equivalent; in *Geometry*, in the nine books of Davies's Legendre, or their equivalent; and in *Plane Trigonometry*, Analytical Trigonometry inclusive; and also in *Arithmetic*, including the "Metric System," *Geography*, *United States History*, and *English Grammar*, including Spelling. An acquaintance with the *Latin* language is also required, sufficient to read and construe some classical author, and Allen's Latin Grammar is commended as exhibiting the amount of grammatical study deemed important. Practice in *Drawing*, if it can be obtained before entrance, will be of great advantage.

The examinations for admission take place at Sheffield Hall, on the Friday (July 12, 1872) after Commencement, at 9 A. M., and nine weeks later, on that Wednesday in September (Sept. 11, 1872) on which the Fall Term begins. Opportunity for private examination may, in exceptional cases, be given at other times.

Candidates for advanced standing in the undergraduate classes are examined, in addition to the preparatory studies, in those already pursued by the class they propose to enter. No one can be admitted as a candidate for a degree after the commencement of the Senior year.

VI.

COURSES OF INSTRUCTION,

Occupying three years, are arranged to suit the requirements of various classes of students. The first year's work is the same for all; during the last two years the instruction is chiefly arranged in special courses.

The special courses most distinctly marked out are the following:—

- (a.) In Chemistry and Metallurgy;
- (b.) In Civil Engineering;
- (c.) In Dynamical (or Mechanical) Engineering;
- (d.) In Agriculture;
- (e.) In Natural History;
- (f.) In studies preparatory to Medical Studies.
- (g.) In studies preparatory to Mining;
- (h.) In Select studies preparatory to other higher pursuits, to business, etc.

The arrangement of the studies is indicated in the annexed scheme.

FRESHMAN YEAR.—INTRODUCTORY TO ALL THE COURSES.

FIRST TERM.—*German*.—Whitney's Grammar and Reader. *English*.—Hadley's Brief History of the English Language; Exercises in Composition. *Mathematics*.—Davies's Analytical Geometry, and Spherical Trigonometry. *Physics*.—Atkinson's Ganot, with experimental lectures. *Chemistry*.—Eliot and Storer's Manual; Laboratory practice. *Elementary Drawing*.—Practical Lessons in the Art School. *Laws of Health*.—Lectures by Professor F. BACON.

SECOND TERM.—*Language, Physics, Chemistry, and Drawing*.—As stated above. *Mathematics*.—Church's Descriptive Geometry. *Elocution*.

THIRD TERM.—*Mathematics*.—Surveying and Plotting. *Botany*.—Gray's Lessons. *Physical Geography*.—Ten Lectures on the Outlines of the Structure of the Earth. Other studies continued. *Drawing*.—Binn's Orthographic Projection.

For the Junior and Senior years the students select for themselves one of the following courses:

(a.) IN CHEMISTRY AND METALLURGY.

JUNIOR YEAR.

FIRST TERM—*Theoretical and Organic Chemistry*.—Lectures. *Chemical Analysis*.—Fresenius. Use of Blow-pipe. *Laboratory Practice*.—Qualitative Analysis. *English. German. French.*

SECOND TERM—*Laboratory Practice*.—Qualitative Analysis, continued. Quantitative Analysis, begun. *Zoölogy*.—Lectures. *English. German. French.*

THIRD TERM—*Mineralogy*.—Dana. Lectures and Practical exercises. *Organic Chemistry*.—Lectures. *Zoölogy*.—Lectures and Excursions. *Laboratory Practice*.—Quantitative Analysis, continued. *English and French*—continued.

SENIOR YEAR.

FIRST TERM—*Metallurgy*.—Percy. Lectures. *Geology*.—Dana. Lectures and Recitations. *Zoölogy*.—Lectures. *Laboratory Practice*.—Volumetric and Organic Analysis. *Determinative Mineralogy*. *English and French*—continued.

SECOND AND THIRD TERMS.—*Metallurgy*.—Lectures. *Agricultural Chemistry*.—Recitations and Lectures. *Geology*.—Dana. *Laboratory Practice*.—Mineral Analysis and Assaying. *Determinative Mineralogy*. *English and French*—continued.

(b.) IN CIVIL ENGINEERING.

JUNIOR YEAR.

FIRST TERM—*Mathematics*.—Analytical Geometry of Three Dimensions. Church's Differential Calculus. Church's Descriptive Geometry, continued. *Surveying*.—Topographical and Hydrographic. *Drawing*.—Plotting, and Chart Drawing. *English, French, and German.*

SECOND TERM—*Mathematics*.—Differential and Integral Calculus. *Astronomy*.—Norton's Astronomy, with practical problems. *English, French, and German.*

THIRD TERM—*Mechanics*.—Peck's Elements. *Surveying*.—Topographical. Topographical sketching in the field. *Drawing*.—Binn's Second Course of Orthographic Projections. Linear Perspective. Isometrical and Topographical Drawing. *English and French.*

SENIOR YEAR.

FIRST TERM—*Field Engineering*.—Laying out curves. Location of line of Railroad, with calculations of excavation and embankment. Henck's Field Book for Railroad Engineers. *Stone Cutting*—with graphical problems. *Mechanics*.—Application of Calculus to Mechanics. Mechanics applied to Engineering. *Geology*.—Dana. *Drawing*.—Binn's Second Course. *English and French.*

SECOND TERM—*Civil Engineering*.—Mahan's. Building Materials (Lectures). Strength of Materials. Bridge Construction. *Surveying*—with Plane Table. Geodesy. *Drawing*.—Mechanical and Architectural. *English and French.*

THIRD TERM—Civil Engineering.—Bridge Construction, continued. Stability of Arches and Walls. *Dynamics.*—Principles of Mechanism. Steam Engine. *Hydraulics.*—Theory of Turbines and other Water Wheels. Bennett's D'Aubuisson's Hydraulics. *Drawing.*—Structural.

Students pursuing a higher course in Engineering, for one year after graduating as Bachelors, may receive the degree of Civil Engineer.

(c.) IN MECHANICAL ENGINEERING.

JUNIOR YEAR.

Pure Mathematics.—Descriptive Geometry, with applications. Geometry of Machinery. Analytical Geometry of Three Dimensions. Differential and Integral Calculus. *Mechanics.*—Analytical Mechanics. Principles of Mechanism. *Drawing.*—Binn's Orthographic Projections. Elements of Mechanical Drawing and Principles of Construction. Shading and Tinting, and drawing from Patterns. *Metallurgy.* *English, French, and German.*

SENIOR YEAR.

Applied Mechanics.—Strength of Materials. Thermo-dynamics. Theory and Construction of the Steam Engine and other prime movers. Theory of Machines. Mill work. Examination of Machinery. Mechanical Construction. Use of tools. *Drawing.*—Drawing from actual Machines. Designs of Machines. *English, French, and German.*

(d.) IN AGRICULTURE.

JUNIOR YEAR.

FIRST YEAR.—*Theoretical and Organic Chemistry.*—Lectures. *Experimental and Analytical Chemistry*—in their Agricultural applications. Laboratory practice. *French*—begun. *German*—continued.

SECOND YEAR.—*Agricultural Chemistry.*—Recitations.—*Experimental Chemistry.*—Laboratory practice. *French and German*—continued. *Physical Geography.*—Lectures. *Zoology.*—Lectures.

THIRD TERM.—*Agricultural Chemistry.*—Lectures. *Horticulture and Kitchen Gardening.*—Lectures. *Mineralogy.*—Lectures and Practical Exercises. *Zoology.*—Lectures. *Experimental Chemistry.*—Laboratory practice. *French*—continued. *Drawing.*—Free-hand practice. *Excursions.*—Botanical, Zoological, etc.

SENIOR YEAR.

FIRST TERM.—*Agriculture.*—Cultivation of the Staple Crops of the Northern States. Lectures. *Agricultural Zoology.*—Origin and Natural History of Domestic Animals. Insects useful and injurious to Vegetation. Lectures. *Geology.*—Dana's Manual. *French*—continued. *Excursions.*—Agricultural, Zoological, Geological, etc.

SECOND TERM.—*Agriculture.*—Stock-raising and principles of Breeding. Lectures. *Forestry.*—Preservation, culture, and use of Forests and Forest Trees. Lectures. *Human Anatomy and Physiology.*—Lectures. *French*—continued.

THIRD TERM—*Rural Economy*.—History of Agriculture and Sketches of Husbandry in Foreign Countries. Adaptation of farming to soil, climate, market, and other conditions. Systems of Husbandry. Stock, sheep, grain, and mixed farming. Lectures. *Excursions*—Agricultural, Geological, Zoölogical, and Botanical.

(e.) NATURAL HISTORY.

(Either Geology, Mineralogy, Zoölogy, or Botany may be made the principal study, some attention in each case being directed to the other three branches of Natural History.)

JUNIOR YEAR.

FIRST TERM—*Zoölogy*.—Daily Laboratory instruction; Zoölogical Excursional *Botany*.—Gray's Text-Book; Use of the Microscope. *Chemistry*.—Theoretical and Organic Chemistry. *French*—begun. *German*—continued.

SECOND TERM—*Zoölogy and Palæontology*.—Laboratory practice. Lectures, *Botany*.—Lectures; Gray's Text-Book. *Physical Geography*.—Lectures and Recitations. *Chemistry*—Laboratory practice. *French and German*—continued.

THIRD TERM—*Zoölogy and Palæontology*.—Laboratory practice. Lectures, Excursions (land and marine). *Botany*.—Excursions. Practical exercises. Gray's Manual. *Mineralogy*.—Dana. Lectures. Practical exercises. *French*—continued. *Drawing*—Free-hand practice.

SENIOR YEAR.

FIRST TERM—*Language*.—Whitney's Language and the Study of Language. *French*.—Selections. *Zoölogy and Palæontology*.—Laboratory practice. Lectures. Excursions. *Botany*.—Excursions. Herbarium studies. *Geology*.—Dana's Manual. Excursions.

SECOND TERM—*Zoölogy and Palæontology*—continued. *Botany*—Herbarium studies. Botanical Literature. Essays in Descriptive Botany. *Geology*.—Dana. Lectures. *Anatomy and Physiology*.—Academical Lectures. *French*.—Selections. *Whitney on Language*—continued.

THIRD TERM—*Zoölogy, Botany, and Palæontology*—continued, with Excursions. *Photography*.—Practical instruction.

Besides the regular courses of lectures on structural and systematic Zoölogy and Botany, and on special subjects, students are taught to prepare, arrange and identify collections, to make dissections, to pursue original investigations, and to describe Genera and Species in the language of science. For these purposes, large collections in Zoölogy and Palæontology belonging to the College are available, as are also the private botanical collections of Professor Eaton.

(f.) IN PREPARATION FOR MEDICAL STUDIES.

During the Junior year, the work of this course will be chiefly under the direction of the instructors in Chemistry. Especial attention will be given to qualitative and quantitative analysis, in their physiological and medical bearings; and to the prepara-

tion and study of the organic proximate elements. In the Senior year, the work will be chiefly under the direction of the Professors of Zoölogy and Botany. Attention will be paid in Zoölogy to comparative anatomy, reproduction, embryology, the laws of hereditary descent, and human parasites; and in Botany to a general knowledge of structural and physiological Botany, and to medicinal, food-producing, and poisonous plants. The studies of the Select Course in Physical Geography, History, English Literature, etc., are followed by these students.

(g.) IN STUDIES PREPARATORY TO MINING.

Young men desiring to become Mining Engineers, can pursue the regular course in Civil or Mechanical Engineering, and at its close can spend a fourth year in the study of metallurgy, mineralogy, etc. Should there be a sufficient number of students desiring it, a course of lectures on the subject of Mining will also be provided.

(h.) IN SELECT STUDIES PREPARATORY TO OTHER HIGHER PURSUITS, TO BUSINESS, ETC.

JUNIOR YEAR.

FIRST TERM.—*German, English, Mathematics, Drawing*—continued. *French*—begun. Lectures and Exercises in Chemistry, Mineralogy, and the Physical Geography of Europe.

SECOND TERM.—*German, French, English*—continued. *Astronomy*.—Norton's *Astronomy*, with practical problems. *Modern History*.—Recitations and Lectures.

THIRD TERM.—*French and English*—continued. *Mechanics*.—Peck's Elements. *Botany and Zoölogy*.—Lectures and Excursions.

SENIOR YEAR.

LANGUAGE.—The study of French and English are continued through the year, and during the first two terms there are recitations in Whitney's Language and the Study of Language.

NATURAL SCIENCE.—The study of Geology is pursued by recitations, lectures and excursions. Lectures are given in Rural Economy and the Principles of Agriculture, and also in Agricultural Chemistry. Botany is studied during the early part of the autumn term.

HISTORY, GEOGRAPHY, AND POLITICAL PHILOSOPHY.—Lectures, Recitations, and Exercises will be continued through the year.

The writing of Compositions is required during the entire course from all the students. During the Senior year, the preparation of the thesis occupies the attention of the class.

Lectures on Military Science and Tactics are annually given.

VII.**INSTRUCTION FOR SPECIAL STUDENTS.**

For the benefit of those who desire to pursue some particular studies without reference to a college degree, most of the various instructors are willing to receive special students for a longer or shorter time.

It should be distinctly understood that these opportunities are not offered to persons who are incompetent to go on with regular courses, but are designed to aid those who have been educated elsewhere to increase their proficiency in special branches.

VIII.**LECTURES.**

The instructions of this institution are given chiefly in small class rooms, by recitations or familiar lectures, illustrated by the apparatus at the command of the various teachers. A public course of lectures is given every winter on topics of popular interest. On Sunday evenings during a portion of the year, lectures are given by resident clergymen of different denominations, and by members of the Theological and other college faculties. A course of lectures on the Preservation of Health, by Dr. Francis Bacon, Professor in the Medical Department, may be expected on Saturday mornings at the beginning of the autumn term.

IX.**TUITION CHARGES.**

The tuition charge is \$150 per year. Besides this there is a charge of \$5 annually for the use of the academical reading room and gymnasium. Freshmen pay \$5 for chemicals; and the special students in the chemical laboratory are likewise charged \$25 per term for the materials they use—besides breakage. The Graduation fee is \$10.

X.

CHURCH SITTINGS.

Free sittings for students in this department of Yale College are provided as follows:

In the Center Church (Cong.), Rev. G. L. WALKER, D.D.: Pews No. 36 and 42, in the North Gallery.

In Trinity Church (Episc.), Rev. E. HARWOOD, D.D.: Pews No. 175 and 177, in the North Gallery.

In the First Methodist Church, Rev. G. W. WOODRUFF, D.D.: Pew No. 78, at the head of the West Aisle (below).

Any of the students may occupy a sitting in these slips. Those who prefer to pay for a sitting for a year, more or less, in the churches above mentioned, or in any other church of any denomination, will be aided on application to the Treasurer or Secretary of the School.

Sittings in the Gallery of the College Chapel are free as heretofore to the students of this department.

XI.

DEGREES.

Students of this department, on the recommendation of the Governing Board, are admitted by the Corporation of Yale College to the following degrees. They are thus conferred:

1. **BACHELOR OF PHILOSOPHY**: on those who complete any of the three-year courses of study, passing all the examinations in a satisfactory manner, and presenting a graduation thesis.

The fee for graduation as Bachelor of Philosophy, including the fee for Triennial Catalogues, Commencement Dinners, etc., is ten dollars; unless the person taking the degree is also an academical graduate, when it is but five dollars.

2. **CIVIL ENGINEER**: on students of a higher course (occupying one year), who have sustained the final examination, and given evidence of their ability to design important constructions and make the requisite drawings and calculations. The fee for this degree is five dollars.

3. **DOCTOR OF PHILOSOPHY**: on Bachelors of Arts, Science, and Philosophy, on the following conditions: Bachelors of Arts desiring to be admitted to this degree must remain in New Haven at

least two academic years after receiving their first degree, during which they must faithfully engage in a course of study selected, with the approval of the Faculty, from branches pursued in this department. Graduates of institutions having an undergraduate course of three years only, can be admitted to this degree only after *three* years of post-graduate study.

At the close of the course the candidate must pass a satisfactory examination, and present a thesis giving evidence of high attainment in the studies to which he has attended. Except in extraordinary cases, and by a special vote of the Faculty, no one will be admitted to this degree without a knowledge of French and German; nor without so much knowledge of Latin as is acquired by the end of the Freshman year in the Academical Department.

The fee for the degree is ten dollars.

XII.

TERMS AND VACATIONS.

The next academic year begins Thursday, September 12, 1872. Examinations for admission, Friday, July 12, and Wednesday, Sept. 11. The vacations coincide with those of the academic department, giving two weeks holidays at Christmas, two weeks in the spring and eight weeks (or sometimes nine) in summer.

XIII.

EXPLANATION OF SOME OF THE STUDIES.

In explanation of some of the studies which are pursued by the Select Course students, and are more or less attended by the students of other courses, the following statements are given. Post-graduate students may, at their option, attend the exercises here referred to, when the hours do not interfere with their other specialties.

Botany.

The study of Botany begins in the summer of Freshman year, with recitations from Gray's Lessons on Structural and Physiological Botany, illustrated by examples from Nature.

In the summer of Junior year, exercises in analysing and identifying plants occur two or three times a week, followed by practice in writing characters and descriptions of plants from living specimens. Students are shown also how to collect and preserve specimens for future use, several Natural Orders being especially

indicated to each class for special work in collecting. Excursions every Wednesday.

In the autumn term of Senior year, the work of the summer is continued. Students will now begin to write generic as well as specific characters, and at the close of the term an essay on some one Natural Order will be required. During the second and third terms, a Herbarium of the indicated Natural Orders will be prepared, and presented for examination at the end of the year.

In the same terms a course of lectures on Botany is given to the Senior Class of the Academical Department, and the Seniors of the Select Course are expected to attend these lectures.

Zoölogy.

The instruction in Zoölogy consists of the following courses :

a. In the second term of the Junior year, a course of lectures on Comparative Anatomy and Physiology, and the Principles of Zoölogy. The students are required to take notes, and are questioned at the beginning of each lecture upon subjects of the previous one.

b. During the third term of the Junior year, a course of lectures upon systematic Zoölogy, including the structure, classification, metamorphoses, and habits of animals. This course is intended partly as a preparation for Geology.

c. Weekly excursions during the third term of Junior and first term of Senior year, in company with the instructors, for the purpose of observing the habits and making collections of marine, fresh-water, and terrestrial animals of all classes. Each student is required to prepare and present for examination a collection containing a specified number of species, and illustrating the various classes of animals. He must also be able to pass an examination upon his collection, at least to the extent of explaining the classes illustrated, and showing why particular specimens belong to their respective classes.

d. During the first term of the Senior year, lectures on various special subjects, such as Domestic Animals, the Laws of Reproduction and Breeding, Embryology, Theories of Evolution, Geographical Distribution, Applied Entomology.

Geology.

The instruction in Geology is as follows :

a. During the first and second terms of the Senior year, recitations three times a week in Dana's Manual, illustrated by numer-

ous specimens of minerals, rocks, and fossils, and also diagrams and charts.

b. Excursions into the country in the first term to examine Geological phenomena, and to see the rocks in place.

c. Frequent visits to the Geological collections in company with the instructor, for the purpose of seeing larger series of fossils than can be exhibited in the class room.

Physical Geography.

In the third term of Freshman year, a course of ten or twelve lectures, with questions and drill upon the maps, will be given, as an introduction to Physical Geography and a review of elementary studies. These exercises will chiefly relate to the globe in its entirety, and to the separate continents.

In the Junior year, the study of a text book will be followed with illustrative lectures, and practical lessons upon the globe and in topographical drawing.

In the Senior year, the careful study of the continents of Europe and North America will be taken up, chiefly with reference to their physical peculiarities, but with an incidental regard to national progress.

XIV.

LATIN.

The requirement of a certain amount of Latin as preparation for entrance into the Sheffield Scientific School causes so many inquiries that a few words of explanation of its nature and purpose seem called for.

First, as regards its reason. This is partly the intrinsic value of the Latin itself, partly its value as a preparation for other studies pursued in the School. That its acquisition is of great practical importance to educated men in every department is obvious. Were it only that almost all scientific nomenclature and phraseology is founded upon it, this would be reason enough for its inclusion among the studies of scientific men. An additional reason is that so much of our ordinary English speech is also of Latin origin. A man can no more claim to have enjoyed a fairly liberal education—an education that shows him the foundation and relations of things, and gives him command of useful instru-

ments for further knowledge—without Latin than without German or French.

The language studies pursued in the School are mainly German and French. As things are at present in the preparatory schools, we are obliged to commence work upon those two languages with the very rudiments. But we need something that shall give our pupils a degree of practice and facility in taking hold of a strange language, in order to bring them to those others with a certain preparation, and enable them to make more rapid and equal progress. Nothing in this way is so useful as a little thorough training in the Latin grammar and in Latin translation. Moreover, this training is more universally and readily accessible than any other. The text-books are all that could be desired, and every good school, and almost every community outside the School, furnishes teachers who are qualified to help the beginner. And even if such helps were wanting, no capable and energetic young man need be afraid to take up a Latin grammar, and master by himself enough of it to begin reading.

As to the amount, we do not venture yet to require much—only the essential parts of the grammar, and ability to read and construe with intelligence some Latin author, such as Cæsar, or Virgil, or Sallust, or Cicero; this can be learned without difficulty by making the study one of those pursued through the year before entering; or even, with energy, in a shorter time.

But while we at present require little, we recommend a good deal more. The more a pupil learns of Latin the better he is off. When the School grows stronger, a continuance of this study will be a regular part of the course, at least for those having in view medicine or the natural sciences—as, indeed, it has been made in some degree already.

XV.

ANNOUNCEMENT IN RESPECT TO STATE STUDENTS.

The scholarships established in this School in consequence of the bestowal upon it of the Congressional grants are designed to aid young men who are in need of pecuniary assistance in fitting themselves for agricultural and mechanical pursuits of life. All applicants must be citizens of Connecticut. In case there are more applicants than vacancies, candidates will be preferred who have lost a parent in the military or naval service of the United States, and the appointments will be distributed as far as practicable

among the several counties in proportion to their population. The Appointing Board for the current year, consisting of the Board of Visitors of the State and the Secretary of the School, will meet on Monday, July 8, 1872, and at about the same time in the year 1873, due notice of which will be given by a publication in every county of the State. All applications should be made previous to that time. Blank forms for application will be sent, when requested, by Professor DANIEL C. GILMAN, Secretary of the Appointing Board.

XVI.

ANNIVERSARY.

The Annual Meeting of the State Board of Visitors occurs in the second term.

The Anniversary of the School is held on Monday of the Commencement week in Yale College, July 8, 1872, when selections from the graduation theses are publicly read. The degrees are publicly conferred by the President and Fellows of Yale College on Commencement Day.

XVII.

PARTIAL SCHEDULE OF HOURS.

FRESHMAN YEAR.

First Term.

MORNING.	NOON.	AFTERNOON.
M. German.	Analytical Geometry.	Chemistry.
T. Physics.	"	"
W. German.	Free-hand Drawing.	_____
Th. Physics.	Analytical Geometry.	Laboratory Pract. or English.
F. German.	"	" "
S. Physics.	Free-hand Drawing.	_____

During the first half of the term, lectures on Health on Saturday mornings.
Through the term, one lecture weekly on Physics.

Second Term.

M. German.	Descr. Geometry and Spherics.	Chemistry.
T. Physics.	" "	"
W. German.	Free-hand Drawing.	_____
Th. Physics.	Descr. Geometry and Spherics.	Labor. Practice or English.
F. German.	" "	" "
S. Physics.	Free-hand Drawing.	_____

The English lessons include a course of lessons in Elocution. The lectures in Physics are continued.

Third Term.

M. German.	Physics.	Surveying and Plotting; and
T. Physics.	Botany.	Binn's First Course in Drawing.
W. German.	English.	
Th. Physics.	Botany.	
F. German.	Physics.	
S. Physics.	Phys. Geog. (10 lectures.)	

JUNIOR YEAR. (SELECT COURSE.)

First Term.

M. French.	Mineralogy.	English.
T. German.	"	"
W. French.	Theor. and Org. Chem.	_____
Th. German.	" "	English.
F. French.	Physical Geography.	"
S. German.	"	_____

The noon exercises, except on Monday, will be lectures, and the interval between them and the early morning recitation will be set apart for Free-hand Drawing.

Second Term.

MORNING.	NOON.	AFTERNOON
M. French.	Astronomy.	English.
T. German.	"	"
W. French.	"	_____
Th. German.	"	Physical Geography.
F. French.	"	" "
S. German.	_____	_____

Saturday morning is given up to the reading of *Essays* and to lectures on Zoölogy. Free-hand drawing is also continued.

Third Term.

M. Mechanics.	Zoölogy.	French.
T. "	Botany.	"
W. "	Zoölogy.	Scientific Excursions.
Th. "	Botany.	French.
F. "	Zoölogy.	English.
S. "	Botany.	_____

SENIOR YEAR.* (SELECT COURSE.)

First Term.

M. Geology.	Linguistics.	Modern History.
T. French.	"	"
W. Geology.	Zoölogy.	_____
Th. French.	English.	Modern History.
F. Geology.	"	"
S. French.	Zoölogy.	_____

Second Term.

M. Geology.	Linguistics.	Modern History.
T. French.	"	"
W. Geology.	English.	_____
Th. French.	Agricultural Chemistry.	Agriculture.
F. Geology.	" "	"
S. French.	English.	_____

Third Term.

M. English.	Political Economy.	Rural Economy.
T. "	" "	" "
W. "	" "	_____
Th. "	" "	Meteorology.
F. "	Agricultural Chemistry.	"
S. "	" "	_____

* The preparation of a thesis occupies a part of the second and third terms. The Academic Lectures on Human Anatomy and some of the lectures of President Porter are attended by the class.

ANNUAL REPORT

OF THE

DIRECTORS AND SUPERINTENDENT

OF THE

Connecticut School for Imbeciles,

AT

LAKEVILLE, CONN.,

TO THE

GENERAL ASSEMBLY,

MAY SESSION, 1872.

HARTFORD:

PRESS OF CASE, LOCKWOOD & BRAINARD.

1872.

OFFICERS OF THE INSTITUTION.

PRESIDENT

GEORGE COFFING.

VICE PRESIDENTS.

ALEX. H. HOLLEY, WILLIAM H. BARNUM,
THOMAS SMITH.

DIRECTORS.

S. S. ROBBINS,	WILLIAM P. BURRALL,
H. M. KNIGHT,	H. M. WELCH,
C. B. MERRIMAN,	JOSEPH E. SHEFFIELD,
G. M. BARTHOLOMEW,	JAMES B. HOSMER,
JAMES E. ENGLISH,	WM. A. BUCKINGHAM,
G. B. BURRALL,	MARSHALL JEWELL.

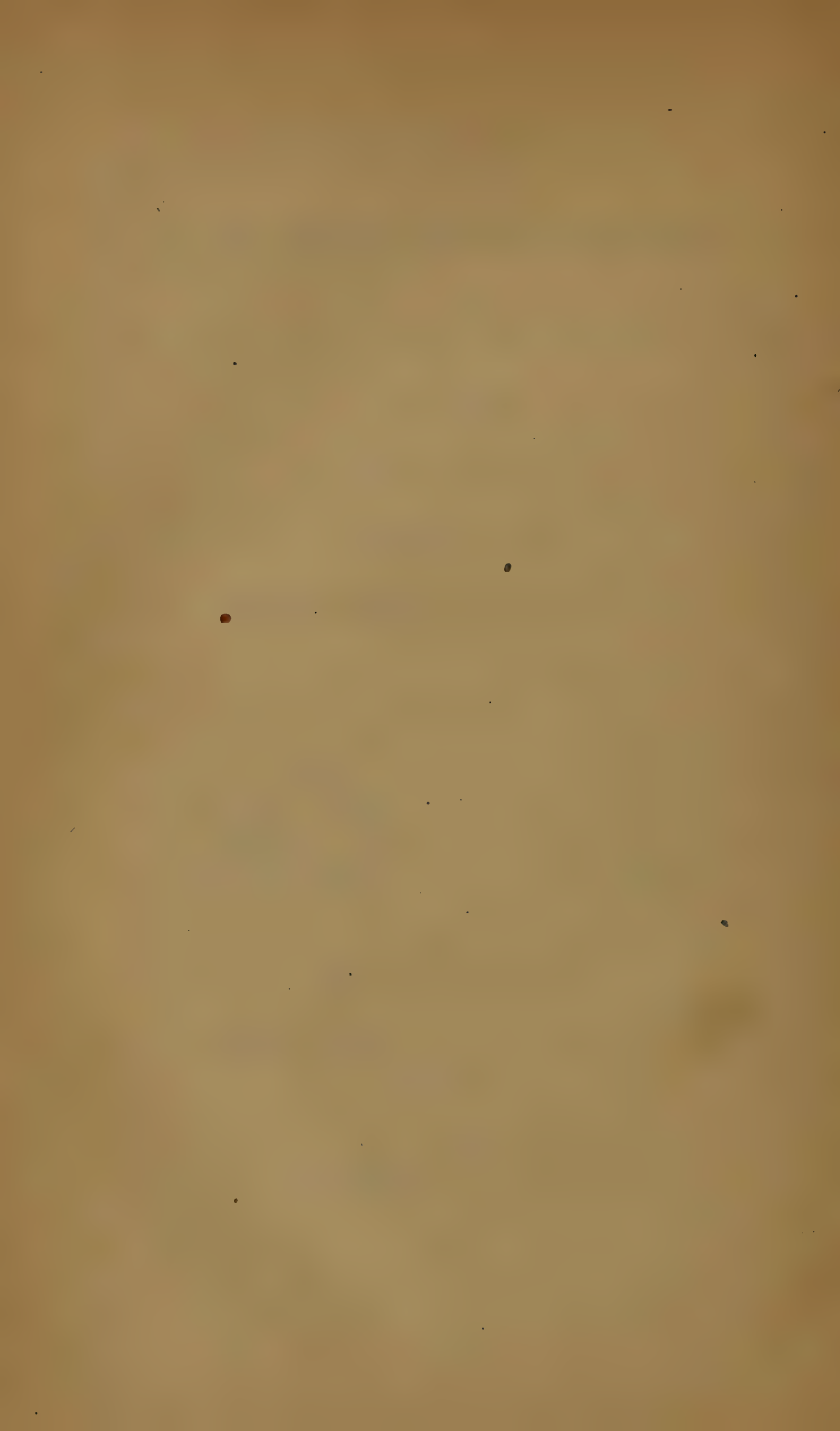
EXECUTIVE COMMITTEE.

A. H. HOLLEY,	S. S. ROBBINS,
WILLIAM H. BARNUM,	WILLIAM P. BURRALL,
G. B. BURRALL.	

G. B. BURRALL, *Treasurer.*

H. M. KNIGHT, *Secretary and Superintendent.*

WILLIAM H. WALTON, JR., *Auditor.*



DIRECTOR'S REPORT.

*To the Honorable General Assembly of the State of Connecticut,
to be holden at New Haven on the first Wednesday of May,
1872.*

In compliance with the requirements of the "Charter of the Connecticut School for Imbeciles," the following annual report is respectfully submitted.

In response to our request last year, for an appropriation by the Legislature, of twenty thousand dollars (\$20,000) to enable us to enlarge our buildings, and erect school-rooms, the Committee on Humane Institutions reported a resolution in favor of and recommending the appropriation, which the Senate passed, but the House changed to the following:

"General Assembly, May Session, 1871, Resolved by this Assembly,

That the sum of ten thousand dollars be, and the same is hereby appropriated to the "Connecticut School for Imbeciles," at Lakeville, Conn., and the Comptroller of Public Accounts is hereby directed to draw his order upon the Treasurer of this State in favor of the treasurer of said School for said sum.

"That Ex-Gov. A. H. Holly, Edward W. Seymour, and H. M. Knight are hereby appointed a committee to superintend the expenditure of the aforesaid sum in the construction of enlargements and additions to the present building occupied by said School."

This resolution was so amended as to take effect only "Whenever a sum of five thousand dollars shall have been subscribed by parties satisfactory to the gentlemen named in the resolution," and then passed.

The Executive Committee issued a circular in August last, asking for subscriptions to this end, but no sufficient response was made to comply with the terms of the resolution. No progress has been made in that direction during the year.

We respectfully ask the General Assembly to take into careful consideration the needs and claims of this class, and decide whether enlarged accommodations shall be provided for it at this institution or elsewhere.

It has become evident that to secure the blessings of institution life to a few only, of the hundreds within the State, is but a partial performance of the duty of the State to these most unfortunate and needy persons.

The Board, in commending the operations of the institution at Lakeville, during the past year, desire to call the attention of your honorable body to this subject as presented to us in the report of the Superintendent herewith enclosed.

It is plain that an appropriation of twenty or twenty-five thousand dollars to be expended at Lakeville, will make larger provision for the wants of the needy children of this class, than the same amount can, if expended any where else; and the expense of superintendence will be no greater for a large institution than for a small one.

Plans have been furnished by a competent architect, showing that accommodations for fifty more inmates, together with gymnasium and school-rooms, can be erected in connection with the present buildings for the sum of twenty thousand dollars.

In behalf of the Board of Trustees,

GEORGE COFFING, *President*.

MAY 1st, 1872.

SUPERINTENDENT'S REPORT.

To the Directors.

GENTLEMEN:—I herewith respectfully submit my report of this institution for the year past, which records, briefly, the history and operations of the fourteenth year of its existence.

There have been connected with the school during the year, fifty-five pupils.

The present number is forty-eight.

Twenty are beneficiaries of the State to the amount of \$3 per week.

I cannot, as I have been able in several of my reports heretofore, announce exemption from severe sickness. During the autumn and early winter there were twelve cases of diphtheria in the household, and two children died. One, with a large head, sank under the disease without manifesting any recuperative energy, and the other died from croup; the bronchial tubes becoming filled with the false membrane.

A third pupil, an epileptic, has died within a few weeks; after a long and most painful illness. For sixty-eight days and nights some one was in constant attendance upon this boy, and I take this public method to thank my assistants for the patient and unremitting kindness and devotion which all have manifested towards our sick.

The disease, diphtheria, proved to be an epidemic in this region. There were many cases in the village, and in the surrounding towns. Although our children are feeble, with a low standard of general health, I do not know that their peculiar condition invited the disease.

The School has been prosperous.

Twenty-one pupils read from books.

Ten others from cards.

Twenty are in articulation classes.

Fifteen recite geography from the maps.

Seventeen practice writing.

Thirteen correspond with friends.

Twenty-one sing.

Seventeen study arithmetic, but only four can do more than add, subtract, multiply, and divide. Several can do little sums in the fundamental rules, who can do nothing more, and several can only add and subtract, while others are learning to count.

Eleven girls sew very well, and a few can do fancy work with worsteds.

Twenty dance, and join in light gymnastics, but our very limited room prevents our making indoor physical exercise such a prominent feature in our work as is desirable. During the dry weather of summer, our beautiful and ample grounds make up in great degree for our lack of play rooms, and heretofore, when there has been snow upon the ground, coasting has furnished us exhilarating and health-giving exercise in the winter. During the last winter the ground has been bare and hard, and the children have been necessarily kept within doors much of the time. While we have had occasion to complain of want of room for several years, we have felt our need in this respect during the last year in greater degree than ever before.

There have been forty-six applications for admission during the year.

Sixteen have been admitted.

We have now on hand sixty-three applications.

Six pupils have been dismissed, and three have died.

The income of the institution for the year ending April 1st, was \$10,622.50.

Amount paid for salaries, \$1,240.

Amount paid for wages, \$1,260.

Average number in household, sixty-seven.

Imbecility implies an original lack in the physical, mental, or moral system, or is the result of disease.

As there may be various forms of imbecility, so there may be various causes, producing these conditions. The manifestations are not uniform, but are as numerous as the conditions are diverse. There are grades, from the point just below average mentality, to that of extreme vacuity. Therefore, in our training, these various grades or conditions must be recognized, and all means and surroundings adapted accordingly.

While segregation, or proper classification is thus seen to be necessary, it will also be easily understood that contact is an essential feature in all attempts at development and education. Many sluggish children fail to acquire speech, for example, because mentality is not sufficient to gain it as children of healthy minds and bodies do, by imitation.

Nevertheless, articulation will be successfully taught in classes.

I think our labors, and the labors of those who have the care of the insane are more nearly akin than has been commonly supposed. We not only have to do with lack of development, but we deal with diseased bodies and brains, from which often, if not usually, the lack results. We deal with hereditary transmissions and tendencies; with mental derangement; with many of the phenomena of insanity. We have in all of our institutions, some mixed cases.

Imbeciles are quite subject to epilepsy, with all its sad concomitants, its period of fury, its paroxysmal insanity.

But there is a class of imbeciles, who, without epilepsy, are subject to sudden bursts of ill temper and violence, as marked as those of the maniac.

In the treatment of these cases, we are deprived of many of the helps which are available in the treatment of the insane. The latter, it may be, before the period of attack, had a well balanced and well disciplined mind, capable of self-restraint, and in the habit of practicing that virtue. Our children come to us without any such aids. Impulse governs them, in nearly

the same degree, naturally, that the disturbing cause does the insane person.

In our work, general physical improvement, patient, long-protracted, mental and moral training are necessary, before we can in the least avail ourselves, in these cases, of such helps as are found at hand, in the treatment of many of the insane.

The class I have been describing in the paragraph above, is not the larger one.

The majority of imbecile children and youth are gentle, kindly in disposition, and easily although slowly influenced.

Love is the key-note, in all endeavors to benefit our pupils, but the response comes much more quickly and surely with these latter, than with the former.

Of course the plain conclusion is, that classes of such diversity must be widely separated. For the best interests of our pupils, and to promote a healthy growth of our school, we need *ample room*.

I am well aware that quite a large portion of the community is ignorant of the extent to which idiocy prevails. Few, outside the small circle of those engaged in this special work, realize the amount of misery and suffering occasioned by it. Those who, with limited acquaintance with institutions such as ours, regard them *only* as schools for rudimental instruction in the branches of education commonly taught in the public schools, most certainly fail to apprehend the broader relations and wider scope which they bear to society in general.

There are as many idiotic, imbecile, and feeble-minded, as there are insane, in Connecticut, New York, Massachusetts, Ohio, Kentucky, and Illinois, and so far as I know, in every state or country where a careful census has been taken. Why, in the name of common humanity, should not the one class receive all the parental and financial aid from the state that the other does?

Some may think the statement above is incorrect. In 1856, when an investigation was made, eighty-eight towns, having a population of 186,831, reported 514 idiots and imbeciles; and as these towns were located in every county of the state, it is

fair to presume that they did not contain more than an average proportion. Assuming the average to be the same throughout the state, the whole number in Connecticut was more than 1,000.

Thirty per cent. of the whole number whose ages were given, were under twenty years of age.

The Illinois State Board of Public Charities has recently published the statement that the names of 1,738 idiotic persons in that state have been reported by physicians; and taking the statistics received as a basis, estimate that the actual number of such persons in Illinois is 2,900, or one in 867 of the population of the state, which is a larger number than that of the insane.

The Secretary of that Board says, "It is safe to say that the proportion of idiots in Illinois, (and probably in other communities,) is at least as large as that of the insane."

Similar results or conclusions have been reached in every state or civilized country wherever thorough and careful investigations have been made.

When it was announced that we had about 300 in Connecticut who were of proper age to draw the public money, that is, under sixteen years of age, great surprise was occasioned by the statement.

Massachusetts, while taking a very complete census of insanity, had, incidentally taken a partial and imperfect census of her idiocy, but had not arrived at the conclusion that her affliction in this respect could be so great as thus declared by the commissioners of Connecticut. The judgment of the best informed now place the ratio in Massachusetts where it was placed in our own state, in 1856.

CAUSATION.

Keeping in mind the fact that dementia is not idiocy; that the latter condition is by no means loss of mind, but rather the prime want of mind, or protracted infancy, we can readily see that the cause of the condition must be antecedent to any personal history of the child. In dementia, there may be a transmitted influence sufficient to cause the condition, but it

may come on, and often does from bad personal habits, over-taxation, dissipation, &c., &c.

On the other hand, idiocy is usually the result of accident, grief, fright of the mother, or of hereditary taint.

It is impressed upon my mind more and more each year, that one of the saddest results of our high civilization is the departure from those simple, natural laws, which should govern us, and the heavy penalty paid is the imperfect fatherhood and motherhood of this generation.

Hereditary taint, transmitted influence, is, after all, in my judgment, the great cause of idiocy, in its various forms, from the mildest to the severest. Accidental cause furnishes a certain proportion. Many who have paid but little attention to statistics upon this subject, suppose consanguinity to be the greatest cause of imbecility.

So far as all of the tables to which I have been able to gain access prove any thing, they prove the contrary. That consanguinity exercises a sad influence upon offspring, and the race, cannot be doubted, but the forms which the transmitted evil influence assumes are very varied.

Among these may be mentioned scrofula, tubercular affections, physical degenerations, monstrosities, epilepsy, retarded or imperfect dentition, defects of sight, blindness, mutism, and idiocy. To this list ought to be added sterility, frequent miscarriages, and giving birth to children who do not live beyond the period of infancy.

As this subject is one of great importance, and is just now exciting much thought and investigation, I shall treat it by quoting from published statements bearing upon this topic. The proposition is that idiocy is but one of the varied forms of evil resulting from marriages of consanguinity, and one of the least frequent. An eminent author says that without doubt the most frequent evil consequence is deaf-mutism.

Dr. S. M. Bemiss of Louisville, in 1857, observed the issue of twenty-seven intermarriages, and found two children that were blind, and six who were afflicted with various defects of vision. Dr. Liebreich of Berlin observed fifty-nine cases of pigmentary retinitis, and found that twenty-seven of them

were born of intermarriages. "Of these fifty-nine cases, retinitis coincided with deaf-mutism in eighteen, and in two with idiocy." Trousseau remarks that "this coincidence is all the more striking that pigmentary retinitis is very rare," and Liebreich says "that both diseases simultaneously attack children belonging to families in which they show themselves together, but never separately."

M. Boudin* says, "the proportion of individuals who are deaf and dumb from birth, increases with the degree of relationship between the parents. If we assume the risk of giving birth to a deaf and dumb child in an ordinary union at one, that risk will be equal to eighteen in marriage between cousin-germans, to thirty-seven in marriages between uncles and nieces, and to seventy in marriages between nephews and aunts."

Dr. Auguste Voisin read a paper at the Academy of Sciences of Paris, in 1865, to show "that this question is far from being settled, and that marriages of consanguinity do not always exert a baleful influence on the issue of such unions." The author says, "there are at present in the commune of Batz, forty-six instances of marriages contracted by individuals already near relatives; five by cousin-germans, thirty-one by issue of cousin-germans, and ten by cousins of the fourth degree. From the five marriages between cousin-germans, twenty-three children were born, none of whom presented any congenital deformity; two of them died of accidental diseases. Thirty-one marriages between cousins, the issue of first cousins, produced one hundred and twenty children, none of whom is affected with congenital disease or deformity; twenty-four have died of acute diseases."

Ten marriages between cousins of the fourth degree gave birth to twenty-nine children, all in good health except those who died of acute diseases. Only two couples of the forty-six have been unfruitful, (the man and wife are relatives of the third degree.) The forty-four remaining couples have had 174 children, of whom twenty-nine have died.

* *Annales d'hygiène publique et de médecine légale*, 1862.

In the report of the Connecticut Commissioners on Idiocy, in the table of causes in one hundred cases, we find consanguinity given in but four instances. Of the whole number reported in the state, but twenty were reported as of consanguine parentage. In the same tables, we find in answer to the question, "Are the parents or near relatives consumptive, scrofulous, or subject to eruptive diseases?" that in one hundred cases, thirty-four were so. In answer to the question, "Any cases of insanity, epilepsy, idiocy, blindness or deafness, or any other mental or bodily infirmity in parents or relatives?" twenty-nine were reported so diseased.

In table No. VI. of the Illinois State Board of Public Charities, published in December, 1870, we find in the reports of 1,738 idiots, consanguineous marriage mentioned in only forty-four instances. Hereditary causes are mentioned in seventy-four instances.

I am the more satisfied to give these published statements and views of competent observers, from the fact that I meet the thought among the people everywhere, that intermarriage is the great cause of idiocy and imbecility, and that aside from the avoidance of that one cause, nothing can be done by society to prevent this evil. I desire it should take its proper place as a cause, and be neither over-estimated or undervalued.

It is claimed by the medical profession that neurotic diseases are upon the increase. This undoubtedly is a fact, and can only be accounted for by the habits of living, the conditions and occupations of a people. It probably is not as a whole dependent upon climate or locality.

The whirl of business, the excitement of gain, the strain of scholarship, late hours, alcohol and dissipation undermine the constitution, whilst the fashionable follies of high life have an enervating influence upon the human system, lasting as life itself, and equal in sad consequences to that resulting from squalor and a struggle for bread.

Society needs to slow its pace, and pay far more attention to the art of living well.

Elementary physiology and psychology with hygiene should be taught at home and in the school, and youth instructed that the nobility of the body, implanted by God, "being made a little lower than the angels," should be preserved.

Whatever may be the cause, these unfortunates are not themselves "degraded by any crime or fault of their own, but, by some provision of Divine administration permitted so to be." I somewhat fear that the doctrine that all disease is a penalty for some form of individual sin, has been too broadly taught. Since sin originally entered the world, disease has been in it. But disease attacks not the human family alone. Animals sicken and die. Vegetable nature suffers from disease.

When the disciples, seeing a blind man, asked our Saviour, "Who did sin, this man or his parents, that he was born blind?" Jesus replied, "Neither hath this man sinned, nor his parents: but that the works of God should be made manifest in him."

The insane, the imbecile, and all classes of unfortunate humanity, perform their part in the Creator's plan of governing and developing the race, by binding with cords of dependence, charity and love, the sick to the healthy, the weak to the strong, those who cannot help themselves to those who are able to help themselves and others.

I cannot help asking again, if it must remain the settled policy of the friends of the imbecile, and of the State, that this small institution shall continue, in its present condition and size, to be the only provision for the wants of this entire class in Connecticut?

Trusting in Him whose blessing gives success, we hope for years of increased usefulness.

H. M. KNIGHT,
Superintendent.

LAKEVILLE, MAY 1st, 1872.

ADMISSION OF PUPILS.

Feeble-minded children, who are so peculiar or deficient in intellect as to be incapable of being educated at any ordinary school, may be admitted by the Superintendent.

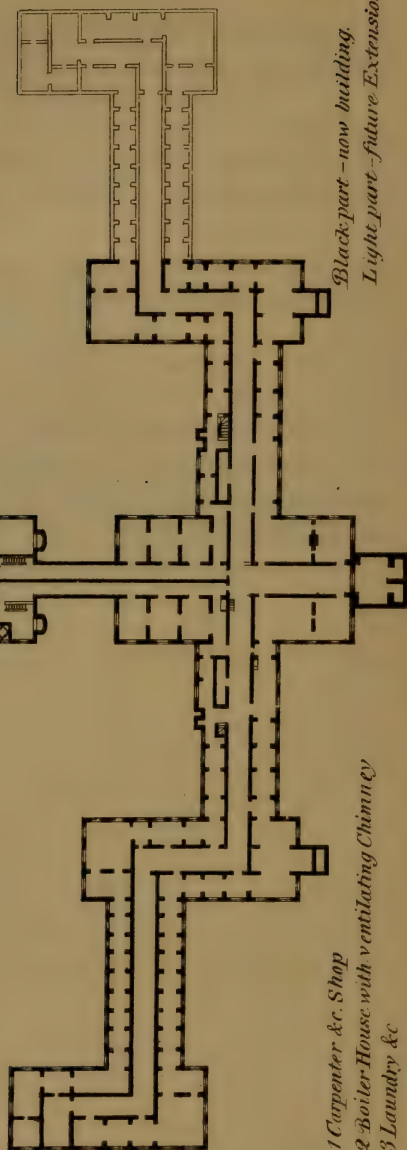
The parents, or next friends of those in whose behalf applications are made for admission as pupils, are expected to make answer in writing, to such questions as the Superintendent may prescribe.

All pupils will be expected to come provided with a good supply of neat and substantial clothing, of dark color, and plainly marked with the child's full name.

There will be a vacation during the month of August, at which period all pupils must be removed by the parents or guardians, unless otherwise directed by the Superintendent.

In cases of indigence, applications may be addressed to his Excellency the Governor, for aid from the State appropriation.

Application for the admission of pupils, and all general correspondence, should be directed to H. M. Knight, M. D., Lakeville, Conn.



*Black part - now building.
Light part - future Extension.*

*1 Carpenter & c. Shop
2 Boiler-House with ventilating Chimney
3 Laundry & c*

CELLAR PLAN OF THE HOSPITAL

SIXTH ANNUAL REPORT

OF THE

BOARD OF TRUSTEES

OF THE

General Hospital for the Insane,

OF THE

STATE OF CONNECTICUT,

WITH

SUPERINTENDENT'S AND TREASURER'S REPORTS;

Presented to the General Assembly, at its Session in May, 1872.

By Order of the General Assembly.

NEW HAVEN:

PUNDERSON, CRISAND & Co., PRINTERS AND LITHOGRAPHERS.

1872.

Officers of the Hospital.

BOARD OF TRUSTEES.

MARSHALL JEWELL,	-	-	-	-	Hartford.
SAMUEL LYNES, M. D.,	-	-	-	-	Norwalk.
ROBBINS BATTELL,	-	-	-	-	Norfolk.
H. SIDNEY HAYDEN,	-	-	-	-	Windsor.
LUCIUS S. FULLER,	-	-	-	-	Tolland.
SAMUEL G. WILLARD,	-	-	-	-	Colchester.
JOSEPH D. BATES,	-	-	-	-	Danielsonville.
RICHARD S. FELLOWES,	-	-	-	-	New Haven.
HENRY WOODWARD,	-	-	-	-	Middletown.
BENJAMIN DOUGLAS,	-	-	-	-	"
JULIUS HOTCHKISS,	-	-	-	-	"
JOSEPH CUMMINGS,	-	-	-	-	"

.....
Superintendent and Physician.

ABRAM MARVIN SHEW, M. D.

.....
Assistant Physician.

WINTHROP B. HALLOCK, M. D.

.....
Pathologist.

E. C. SEGUIN, M. D.

.....
Steward.

J. D. ATHERTON.

.....
Matron.

MRS. MARY HALLOCK.

.....
Assistant Matron.

MRS. MARGARET DUTTON.

.....
Treasurer.

M. B. COPELAND.

.....
Farmer.

CLINTON B. WEATHERBEE.

.....
All communications relative to the admission, etc., of patients, should be addressed to the Superintendent. Blanks will be furnished on application.

TRUSTEES' REPORT.

To the Honorable,

The General Assembly of the State of Connecticut:

The Trustees of the "General Hospital for the Insane of the State of Connecticut," in presenting their Sixth Annual Report, ending 31st March last, acknowledge, with gratitude to God, the good which has been effected in the Institution, its freedom from marked and contagious diseases, and the very small percentage of deaths within its walls, during the year past.

They refer with satisfaction to the able reports of the Superintendent and others, submitted herewith, in which receipts, disbursements, products of farm, statistics, etc., are fully set forth.

It will be seen from Dr. Shew's statements, with what pleasure he hails the completion of the women's wing, already begun under a special Committee of the State, and expected to be ready for occupation by the 1st of January, 1873—and how earnestly he pleads for an appropriation for the men's wing, in order that the evils of the present overcrowded condition of the building, and of too long delay in receiving patients, may be remedied by increased accommodations.

The remarks of the Superintendent in relation to Insane Convicts, to the placing them in same wards with those innocent of crime, and to making provision for separate accommodation for them, deserve serious attention.

It is known to many members of the Legislature that a town-road has existed just to the East of the Hospital buildings, dividing the property belonging to the State. The Town of Middletown, equally with the Trustees and officers of the Hospital, united in an opinion of the benefit which would enure from closing said road, and bringing the grounds adjoining the Institution within one enclosure.

To effect this amicably, and set aside any local opposition, it was needful to acquire control of about fourteen acres of land, and three dwelling houses thereon. Shortly before the close of the session of 1871, negotiations for the purchase were brought to a point, and the tract of land which had been the cause of preventing the junction of the two parts of the Hospital grounds, came into the possession of the Trustees. Consultation with certain leading members of the Legislature, and officers of the State, to whom the matter had been explained, confirmed the action of the Trustees, and they were assured that an early appropriation would be recommended, with which to cancel the notes of hand given individually by members of the Board, upon which notes was borrowed the money to buy this land for the State. But in the press of Legislative business, at the winding up of the session, the providing of the means was unfortunately omitted.

The Trustees respectfully ask an early appropriation of seventeen thousand five hundred dollars, and the interest on the notes given by the individual members of the Board.

The Town of Middletown has voted to close this road, and has, for the convenience of the public, opened another road West of the Hospital.

The houses purchased have been altered, and a partial trial of the "Cottage System" has been made, comments on which will be found in the Superintendent's report. It does not appear to be as economical a system as the "Congregate," nor as acceptable generally to the patients.

The Special Committee on the affairs of the Hospital, appointed in 1870, made their printed Report to the General Assembly of 1871, and among favorable notices, approved warmly of the wisdom, and even "generosity" of individuals of the Board, who had, on their private credit, provided twenty-five thousand dollars, as a working capital for the business department of the Institution, with which cash purchases could be made of supplies, etc., absolutely needed by the Hospital. That Committee reported in favor of an appropriation with which to retire the individual notes, given for the benefit of the State of Connecticut. That appropriation was not made—those notes yet remain in the possession of two Savings Banks in the city of Middletown. The Trustees respectfully ask that the retiring of these notes may be made early practicable by a prompt vote

of the money by your Honorable Body. The benefit of such a ready-cash capital, affording means to purchase at cash rates, secure discounts on supplies, and preserve a high financial credit for the Institution, will be apparent to every member of the Legislature. Every cent thus saved and gained, has been saved and gained *for the State*—yet it has been done by *individual responsibility*.

The Trustees are well satisfied with the interior working of the Hospital, and feel in their hearts to commend highly the officers and employés, by whose agencies the work is done.

It is hoped that the Legislature, as a Body, or by their Committee on Humane Institutions—in their fostering oversight of this great organ of the Humanity and Charity of the State, will, at an early day of the session, visit the Hospital, and so be prepared by personal knowledge to do what shall, in their good judgment, be for the best interests of the State in this direction.

In the regular order, the terms of service of two members of the Board expire each year—the places of those from Fairfield and Litchfield counties are to be filled.

Very respectfully submitted,

MARSHALL JEWELL,	Hartford.
ROBBINS BATTELL,	Norfolk.
SAMUEL LYNES, M. D.,	Norwalk.
H. SIDNEY HAYDEN,	Windsor.
LUCIUS S. FULLER,	Tolland.
SAMUEL G. WILLARD,	Colchester.
JOSEPH D. BATES,	Danielsonville.
RICHARD S. FELLOWES,	New Haven.
HENRY WOODWARD,	Middletown.
BENJAMIN DOUGLAS,	“
JULIUS HOTCHKISS,	“
JOSEPH CUMMINGS,	“

SUPERINTENDENT'S REPORT

TO THE

BOARD OF TRUSTEES.

GENTLEMEN:—With the close of another year it becomes my duty to submit the Sixth Annual Report of the General Hospital for the Insane of the State of Connecticut.

The tables herewith presented are carefully drawn from our permanent records, and will show the result of the last year's labors, as well as a statistical history of the Institution from its opening in April, 1868.

To those who, by frequent visits, have been informed of the general condition of the Institution, it may seem needless to recapitulate details which have attended the usual professional and other labor here performed.

It should be remembered, however, that the annual report of a public institution ought to furnish to the public a summary of such facts as are of interest to every citizen in the commonwealth; and that these facts, so familiar to us, will, in the general distribution, reach a large number of readers who are not conversant with the character and aims of an institution for the Insane.

Results already attained during the brief history of this Hospital furnish direct evidence of its usefulness. Applications for admission constantly increase, and are already far beyond the capacity of the present structure.

To meet these demands I appeal to you for an enlarged building, increased accommodations, and the continuance of your hitherto hearty and generous encouragement.

On the 31st of March, 1871, there were in the Institution two hundred and thirty-seven (237) patients, of whom one hundred

and nineteen (119) were males and one hundred and eighteen (118) were females. During the last twelve months there have been admitted fifty-six (56) males and thirty-six (36) females, ninety-two (92) in all, making the number under treatment for the year three hundred and twenty-nine (329), one hundred and seventy-five (175) males and one hundred and fifty-four (154) females. Of these were discharged:

<i>Recovered,</i>	seventeen (17),	eleven (11) males,	six (6) females.
<i>Improved,</i>	eleven (11),	seven (7) “	four (4) “
<i>Unimproved,</i>	twenty-four (24),	fourteen (14) “	ten (10) “
<i>Died,</i>	fifteen (15),	nine (9) “	six (6) “

Remaining at this date, one hundred and thirty-four (134) males and one hundred and twenty-eight (128) females, two hundred and sixty-two (262) in all. The daily average during the year is 242.64. No other testimony is needed to prove the wise forethought of those who, only six years ago, were most urgent in their efforts to establish a general hospital for the insane of Connecticut.

It will be noticed that ninety-two (92) patients were admitted, thus making the total number of persons under treatment greatly in excess of any previous year. The applications for the same period were 178.

The painful fact of these numerous applications, however, does not afford an exact criterion of the increasing demands for such an Institution.

The selectmen of towns and probate judges, knowing that the house is overcrowded, have made application only for such persons as were unmanageable at home; your officers are informed of many who would apply if there were a prospect of immediate or early reception.

The Act of Incorporation provides for the admission of three classes of patients, viz.: the town poor, the indigent, and private or self-supporting patients. By subsequent resolution of the General Assembly, the officers of this Hospital were directed to receive and hold such insane convicts as might, by due process of law, be transferred from the State Prison at Wethersfield.

Of these four classes there are at present one hundred and eighty-four (184) pauper patients, seventy (70) indigent patients, two (2) private patients, and six (6) insane convicts.

This simple statement bears evidence to the fact that the people of Connecticut desire to protect first the afflicted poor, and then those who are able to bear a part or the whole of the ex-

pense of their support. But is it generally known that the policy adopted in 1866 to provide for the insane of Connecticut has been only partially carried out? Do the people of this Commonwealth understand that, while accommodations have been provided for about two hundred and fifty patients, there are at least as many more cases knocking at our doors for admission? I am sure that the urgent appeals, the pitiful stories of suffering and danger daily brought to the notice of your Superintendent, if heard in the legislative halls, would move to pity the hardest hearts.

At the last session of the General Assembly an appropriation was made for the erection of another wing, for the accommodation of one hundred and twenty-five female patients. Work on it is vigorously prosecuted, and it is expected the building will be opened on or before January 1st, 1873. With this large addition to the present building, rooms will be provided for all female patients without previous application. I trust the need will be apparent to the General Assembly to provide the amount to erect a corresponding wing on the South side, for the reception of male patients, to carry out the plan of the Hospital. The building would then have ample accommodations to meet the demands of the State for the next few years.

It is perhaps not generally known that the present policy of the State is, to receive patients in the regular order of application, which mode virtually excludes, at the time of greatest need, acute cases—requiring imperatively immediate hospital care—from the benefits of prompt, systematic treatment.

By referring to table No. XXVII, it will be seen that there are at this date two hundred and forty-two (242) chronic cases in our wards (our inheritance of old almshouse treatment), and only twenty (20) whose restoration to health may be hopefully anticipated.

By studying table No. XIV, you perceive that of five hundred and sixty-nine (569) patients admitted since the Institution was opened—three hundred and forty-eight (348) were brought to us after the disease had existed more than one year, and two hundred and ninety-two (292) of these more than two years. Under these circumstances our tables cannot show a large percentage of recoveries. The Hospital is doing its allotted work none the less usefully by providing for the chronic insane, a majority of whom are troublesome and dangerous to the community when at large.*

It is undoubtedly true that the State has already provided ample accommodations for nearly all of this class, facts in our possession showing that only a few deranged persons remain in the almshouses.*

Every consideration, then, of sound policy, true economy and wise philanthropy would seem to require that the comparatively small additional appropriation needed to finish the Hospital, should be made, to relieve the sufferings of those remaining in the almshouses, as well as to promptly provide for the admission of recent cases, as they constantly occur.

The following words from my last Annual Report are none the less true to-day, and hence will bear repetition :

“A serious consequence of the present policy pursued by the State in affording accommodations only to a limited number of its insane, will be a gradual but steady increase of the number of chronic cases, and it is easy to calculate that in a few years it will cost more money to support the chronic insane than it would now to finish this building in accordance with the original design, and thus be able to receive promptly all cases in the early stages of the disease when they are more readily cured, and more likely to be soon returned to their vocations and families.”

“In a population as large as that of Connecticut, experience shows that about 250 new or acute cases of insanity will annually occur, the majority from the laboring and active classes of life. These, to be rightly dealt with, in view of their cure and restoration to their several kinds of profitable labor, need hospital accommodations at once. It is so well known as to be almost needless to repeat, that Insane patients cannot be, advantageously to themselves or community, treated in almshouses or at their own homes.”

During the past few years, the question of the proper care and treatment of insane criminals has attracted the earnest attention of philanthropists and thoughtful people of all lands interested in the improvement of prisons.

Recognizing the fact that prison walls, close cells and constant confinement are not compatible with the welfare of deranged persons, the Legislature of the State of New York, in 1858, made an appropriation for the erection at Auburn of an asylum for

* While writing this, I have received an application from New Haven, for accommodations for “over twenty insane persons” “now in the almshouse,” and for “several more” “at institutions out of the State.”

insane convicts. The building is commodious, well planned, and organized as other State institutions, and to it are sent insane convicts and persons charged with crime where insanity is suspected.

Some other States with smaller population have amended their statutes so as to authorize the Governor, after being satisfied of the insanity of convicts, to send them to State hospitals. In 1869 the Committee on Prisons of the General Assembly of this State reported the astounding fact that there were several insane convicts at Wethersfield, closely confined in damp cells, without suitable provision for comfort or treatment.

Acting upon this information the following resolution was promptly adopted:

“Resolved by this Assembly :—That the Trustees of the General Hospital for the Insane of the State of Connecticut, are hereby required and directed to make suitable provision for the reception of said insane convicts into the institution under their care and direction.”

The two additional resolutions specify the manner in which the spirit of this resolution shall be carried out.

In compliance with the provisions of this act, eight prisoners have been sent to us from Wethersfield—one of whom died, and one eloped, leaving six the present number of this class in the Hospital.

Without attempting to discuss the question as to the justice or injustice of placing criminal insane in contact and hourly association with innocent persons, I would suggest a plan by which ample justice may be done to both classes without subjecting the Institution to ungenerous criticism.

An appropriation of five thousand (\$5,000) dollars would enable you to reconstruct and furnish a stone building situated in the rear of the Hospital, which has heretofore been used for shop purposes. This building was erected with the ulterior view of being used for some such purpose; it is of stone, 27×52 feet, two stories in height, with a Mansard roof. It could be arranged to accommodate twelve patients of this class, securing for them humane hospital treatment while separated from the larger body of innocent persons occupying our wards.

When friends and relatives of patients come to visit them, the first remark often made is, *“I hope my brother is not on a ward with criminals.”* A negative reply can generally be given, but

occasionally I am obliged to confess that the person referred to is not only the companion, but also, in our crowded building, the room-mate of criminals.

The good people of Connecticut, ever ready to respond to the calls of the suffering, have decided to provide humanely for these poor creatures; but I cannot believe that they wish to have the present unsatisfactory arrangement perpetuated for want of the expenditure of so small a sum, which would remove all objections.

During the past four months we have had an opportunity of making a partial trial of the "Cottage System." Two dwelling houses situated a few rods south of the main building, on the land recently purchased for the Hospital, were refitted and furnished in a plain manner for the occupation of fourteen (14) male and sixteen (16) female patients, selected from the class of quiet chronic cases. The buildings are simple wooden structures, heated by coal stoves and lighted by common oil lamps. Every precaution possible has been taken, and yet they are liable to be burned at any moment. The only means of ventilating these houses is by opening windows and doors.

The plan was not adopted from choice; it was resorted to as a temporary measure to provide immediate accommodations for thirty poor insane persons until the permanent wings of the Hospital could be erected.

Sufficient time has elapsed to convince me that, under more favorable circumstances, the "Cottage System" can be made to play an important part in connection with a regularly organized Hospital. There is a certain air of social comfort, more like the ordinary home life, pervading these cottages, than can be found in the wards of a hospital. I have already witnessed a favorable change in the conduct and disposition of one noisy, troublesome, chronic patient since her removal to the cottage for females, leading us to entertain the hope that she will eventually recover. But, on the other hand, I find that very few of these "would be willing long to exchange the activities and the social good cheer of the larger numbers for the monotony and dullness of the isolated cottage." The system, I believe, can be applied only to a limited number. A few cottages substantially constructed of brick or stone, situated sufficiently near the main building to be properly heated by steam and lighted by gas from the common center, would be a desirable addition to our present methods of

caring for the insane. With this arrangement the Superintendent would, *from day to day*, transfer to the cottages such patients as he found in condition to require fewer restraints upon their personal liberty.

Water Supply.

The supply of water for a hospital should be pure, abundant at all seasons, and of the proper chemical composition to adapt it to the various uses of a public institution. In this respect your location possesses superior advantages. Perhaps a brief description of the reservoir and connecting pipes will aid those who are locating similar Institutions.

At a distance of one and a half miles from the building, is an interesting geological range of hills, known as the "White Rocks." These hills are nearly destitute of soil and vegetation, but thousands of springs bubble forth from crevices in the rock, unite and form streams of considerable size, which pass into the Connecticut River through a number of ravines. On one of these streams, known as "Trout Brook" or "Butler's Creek," a reservoir covering about two acres, was formed by making a substantial dam across the ravine. This dam or embankment is one hundred and fifty (150) feet in length, fifteen (15) feet in width across the top, with a slant each way of eighteen (18) inches to every twelve (12) inches perpendicular. The inner slope is covered with broken stone; the top is four feet above high water mark. A large waste canal, cut in the rocks on one side of the dam, carries off surplus water. The bottom of the reservoir was thoroughly grubbed of vegetable matter and soil before being used. The average depth of water is about four (4) feet; elevation above the ground floor of the Hospital seventy-four (74) feet. From this reservoir a six-inch iron pipe conveys the water to the building. At suitable low points "blow-offs" were put in the main pipe, by which sediment can be removed.

The quality of the water is unexceptionable, and in ordinary seasons, of sufficient quantity to supply several institutions of this size. During the greater portion of the year the amount of water passing off through the waste canal would be considered sufficient for a good mill privilege.

General Results.

Fifteen (15) deaths occurred during the year. There were in April one (1), in May one (1), in August one (1), in September

two (2), in November three (3), in December one (1), in January three (3), in February two (2), and in March one (1). Thus it will be seen that the rate of mortality, calculated upon the whole number treated, is 4.55 per cent. The average age was 51.8 years. Nine (9) deaths occurred among one hundred and seventy-five (175) male patients, and six (6) among one hundred and fifty-four (154) female patients. A large proportion of the deaths were due to the slow and gradually debilitating influence of diseases of the nervous system long continued. Only three patients died of acute disease.

We have continued the use of chloral in nearly all cases of wakefulness and irritability, and have had the satisfaction of witnessing marked improvement in some and complete recovery in others. Our experience during the past twelve months would seem to substantiate the conclusions previously arrived at and explained in my last report. Other medicinal remedies have of course been used as necessity required.

We have found the thermometer of practical value in the treatment of diseases of the nervous system. A greater familiarity with its uses will, I am sure, place it among the most valuable instruments of practical diagnosis.

Your pathologist, Dr. Seguin, has made a critical examination in a case of General Paresis (that most formidable of all diseases), the results of which are fully set forth in his report herewith transmitted. Similar carefulness and completeness of examination of a few of such cases would undoubtedly throw much light upon a field of physiological and pathological domain hitherto nearly unexplored.

During the year much has been done in the way of general improvements that will bear a passing notice. A substantial post and board fence has been made to enclose our reservoir—the result of labor performed mainly by patients and attendants. Three hundred (300) young apple, pear and plum trees were purchased in October, and carefully transplanted; also a large number of raspberry and gooseberry and currant bushes and several varieties of grape vines. The first cost of these is trifling in comparison with the profitable results hoped for in years to come. Roads and walks have been made and ornamental trees and shrubs started around the building; much more remains to be done in this direction, and healthy employment can be given for years to such of our inmates as are suited to out-door labor.

Several large storerooms have been finished off in the basement of the center building, into which the general supplies are received. The ventilating flues from the rooms in the intermediate wing which previously terminated in the attic, discharging their contents through one large opening, have been prolonged independently, in stacks of six flues, above the roof, thereby increasing their efficiency, while lessening danger from fire. It is proposed to continue a similar much needed improvement in the south wing.

The high board fence referred to in my last report has been completed, with the exception of a few rods, where it is to cross the old highway recently closed by a vote of the Town. To insure protection against intrusion on the grounds of the Hospital, a small building is needed near the principal entrance, to be occupied by a man of small family, whose duty would be to keep in order the roads and walks, to open and close the gate for visitors, and prevent the incursion of cattle and damage to grounds and crops from the carelessness of those neglecting to close the gate. It is evident that such an arrangement would prove a great convenience to the Hospital and to the public.

Mr. Clinton B. Weatherbee continues the supervision of the Hospital farm. Referring to a subjoined list of products, it will be seen that his labors have been successful and profitable.

The total of valuation is about the same as that of last year. A comparison of quantities, however, shows the pleasing fact that last year's crops were nearly double those of any corresponding period. As all products of the farm are used in the Institution, the quality and quantity are of far greater importance than the market price. The increase in quantity is attributable to a favorable season, additional labor of patients and improved condition of the land. It is our aim to gradually bring under tillage all parts of the farm, and by a system of drainage and use of the house sewage, to enrich and improve land which has been heretofore of little value.

I am not able to report the exact number of days' labor performed by convalescent and quiet chronic patients. Appreciating the restorative value of systematic out-door employment, I have endeavored to encourage those who desire to work, or whom we judge would be benefited by light occupation. During the summer season, from fifteen (15) to thirty (30) male patients assisted on the farm; many more were regularly engaged about the

grounds and buildings. A fair proportion of the female patients were occupied in the sewing room, laundry and kitchen, and much of the routine work on the wards was performed even by others who needed to be judiciously watched.

Farm Products.

Hay, - - - - -	67 tons,	\$2,010.00
Corn fodder (dry), - - - - -	21 "	105.00
Corn, - - - - -	530 bushels,	487.60
Oats, - - - - -	92 "	61.64
Broom seed, - - - - -	48 "	15.84
Potatoes, - - - - -	2,250 "	1,125.00
Carrots, - - - - -	260 "	130.00
Beets, - - - - -	110 "	99.00
Onions, - - - - -	327 "	294.30
Turnips, - - - - -	690 "	207.00
Beans (string), - - - - -	39 "	78.00
Beans (pole), - - - - -	46 "	92.00
Peas (green), - - - - -	36½ "	73.00
Parsnips, - - - - -	25 "	12.50
Sweet corn, - - - - -	121 "	108.90
Cucumbers, - - - - -	117 "	146.25
Tomatoes, - - - - -	80 "	80.00
Summer squash, - - - - -	17 "	17.00
Winter squash, - - - - -	4,600 lbs.,	115.00
Lettuce, - - - - -	21 bushels,	25.20
Beet greens, - - - - -	44 "	33.00
Radishes, - - - - -	8 "	7.00
Pie plant, - - - - -	28½ "	28.50
Melons, - - - - -	3,100 lbs.	62.00
Broom brush, - - - - -	520 "	31.20
Beef, - - - - -	13 cwt.,	110.00
Veal, - - - - -	150 lbs.,	15.00
Pork, - - - - -	5,242 "	366.94
Roasting pigs, - - - - -	1	7.00
Calves (sold), - - - - -		60.40
Pigs (sold), - - - - -		159.00
Rent of pasture, - - - - -		194.13
Cabbages, - - - - -	4500	180.00
Asparagus, - - - - -	1 bushel,	5.00
Strawberries, - - - - -	171 qts.,	34.20
Cherries, - - - - -	2 bushels,	4.00
Apples, - - - - -	9 bbls.,	36.00
Cider, - - - - -	8 "	64.00
Milk (grass fed), - - - - -	15,840 qts.,	950.40
Wood, - - - - -	18 cords,	90.00
Fence posts, - - - - -	64	19.20

Straw,	-	-	-	-	-	9 tons,	162.00
Celery,	-	-	-	-	-	-	25.00
Turkeys,	-	-	-	-	-	312 lbs.,	68.64
Chickens,	-	-	-	-	-	404 "	68.68
Eggs,	-	-	-	-	-	566 doz.,	175.00
Total,							\$8,239.52

Weight of hogs, 485½, 477½, 452, 394, 450, 386, 564, 449, 567, 502, 515.

Average weight, 476 6-11.

Financial Condition.

The regular Hospital revenue has been sufficient to meet the current wants of the Institution during the year.

From the Treasurer's report and Steward's detailed statement herewith submitted, it will be seen that the Hospital received from all sources (including cash on hand and balance with Treasurer at the beginning of the year) the sum of \$76,809.40, and that the total expenditures during the same period were \$75,573.32, leaving a balance with Treasurer and cash on hand of \$1,236.08.

Favorable contracts at low rates have already been made for the coal needed during the next twelve months.

Acknowledgments.

The subjoined list of newspapers and magazines has been received during the year, for which we are under renewed obligations:

Hartford Daily Courant,	Hartford, Conn.
" Evening Post,	" "
" Weekly Times,	" "
Religious Herald,	" "
Conn. General Advertiser,	" "
New Haven Evening Register,	New Haven, "
" Morning Journal and Courier,	" "
" Weekly Palladium,	" "
Conn. Herald and Weekly Journal,	" "
Whitney's Musical Guest,	Toledo, Ohio.
Watson's Art Journal,	New York.
New York Semi-Weekly Times,	"
The Constitution,	Middletown, Conn.
Sentinel and Witness,	" "
Norwich Daily Advertiser,	Norwich, "
" Weekly Courier,	" "
Bridgeport Republican and Standard,	Bridgeport, "
Meriden Daily Republican,	Meriden, "
Westport Advertiser,	Westport, "

The Tolland County Journal.
 Windham County Transcript.
 Moore's Musical Record,
 The Galaxy,
 The Hearth and Home,
 The Atlantic,
 Godey's Lady's Book,

Manchester, N. H.
 New York.
 " "
 Boston, Mass.
 Philadelphia, Pa.

Many friends of the insane have continued to manifest their interest by contributions of various kinds:

Mr. A. B. Gillette, of Hartford, added to our library a complete set (32 vols.) of J. Fennimore Cooper's novels, substantially bound expressly for hospital use; Mrs. Frederick W. Hubbard, 4 bound volumes Atlantic Monthly, 2 volumes Ladies' Repository, and Life of Gen. Lyon; Miss Mary Roberts, 6 volumes Eclectic Magazine and other books; several books, illustrated papers, puzzles, and baskets of flowers from Mrs. Rockwell; from the estate of Miss Jane Cooper, several volumes and magazines; McLean & Co., complete set of Dickens' works, diamond edition; Mrs. Dyson, books, engravings and maps; Charles E. Kent, Esq., several volumes Appletons' Journal, Hearth and Home, American Agriculturalist, and other papers; Wm. T. Gleason, Esq., 18 books; from a Friend, of New Haven, 2 copies of Illustrated Christian Weekly; a complete file of the London Illustrated News for the year 1871, from Mrs. Fellowes; a Kidder's battery from A. M. Smith, Esq., of New Haven; Rev. I. H. Bradford, Superintendent Industrial School for Girls, 12 Trophy tomato plants; and many valuable tokens of interest from Mrs. Hubbard, Rev. Mr. Thorne and M. B. Copeland, Esq.

We are indebted to the South Congregational Church Choir of Middletown, and to Mr. Parsons and friends of New Britain, for two delightful musical entertainments.

Our chapel services have been conducted regularly on every Sabbath afternoon during the year by the clergymen of Middletown and vicinity. Much interest is manifested by the patients, and few interruptions occur to mar the sacredness of these gatherings.

No changes have occurred in the staff of officers, and but few among the employed in the various positions in and about the Hospital. I desire to express my deep obligations to all associated with me in places of trust, who have conscientiously assisted in sharing the burdens incident to hospital life.

To the members of your Board, I am greatly indebted for hearty and intelligent co-operation and personal kindness. The trying life of those devoted to the care of the insane here, is made lighter by your sympathy and care. It is our highest aim to attain for this Institution the greatest measure of usefulness of which it is capable.

For all our blessings and for that protection which has guarded us from so many dangers, renewed acknowledgments are due to an overruling Providence. Reverently invoking His blessing, I again commend this Institution to your continued oversight and to the fostering aid of an enlightened Commonwealth.

Respectfully submitted,

ABRAM MARVIN SHEW,

Superintendent.

Middletown, Conn., March 31, 1872.

PATHOLOGIST'S REPORT.

• • •

Case of General Paresis of the Insane.

• • •

Alexander C—, aged 40 years, born in New York, a machinist by occupation, married. Admitted Jan. 7, 1870.

History.—His wife states, that about five years ago he had an attack of tonsillitis, after which, for a short time, he manifested symptoms of exalted mania. Until the date of the illness now reported, his health was, as usual, good, but he was more irritable and impatient than formerly. He had been employed as skilled workman by the Weed Sewing Machine Company, at Hartford. In August (1869) engaged himself to the Singer Co., in New York. This change proved the starting point of a series of extravagant notions and excesses, which manifested themselves during the following month. Previous to this unusual conduct his wife had no idea that he was not perfectly sane. She recollects, however, that for some months before leaving Hartford he had manifested, at times, an unusual degree of sexual desire, that he ate enormously, complaining afterward that he had not had enough food.

The principal exaltation symptom, which developed in New York, consisted in imaginary business connection with James Fisk, Jr., in railroad matters. He went to the Opera House to look for him, and once got up and stopped the orchestra. Thought that he was heir to A. T. Stewart, and to Astor, whose daughter he was to marry. He became intemperate and visited houses of ill-fame; purchased expensive clothing, jewelry, etc., and nearly ran through his means in a few weeks.

On admission to the Hospital he had extravagant notions of wealth and of power; was to erect hotels in every city of the

world, and to grant any wish to anybody and make everybody happy.

May 29th.—Has once or twice shown violence toward the patients.

Examination June 25th.—I copy from my notes: Comes into the room in a quick way, unconscious of our presence, exclaiming that he is the greatest potentate on earth, the father of Jesus Christ, etc. Is perfectly docile and obedient, but every motion is hurried and jerky; after answering a question he constantly and immediately reverts to his exalted ideas. General muscular development very good. Heart sounds normal; percussion and auscultation of anterior and upper part of lungs give natural results; no urinary disorder.

Head.—Hearing on both sides, fair; has slight convergent strabismus dependent on weakness of right external rectus muscle; pupils, normal in size and motion; has no nystagmus. Vision of left eye good, but denies reading time on full-sized watch at a greater distance than 15 inches with right eye. [On July 24th an examination with the ophthalmoscope, by Dr. T. R. Pooley, of New York, gives the following results: "Outline of both optic discs, irregular; discs themselves, small and white; vessels, especially arteries, small in size. Atrophy subsequent to optic neuritis."] No facial deviation, and none of tongue when projected. Frequent fibrillar contractions are visible in orbicularis palpebrarum, in orbicularis oris, and in levator anguli oris. Speech markedly thick, especially so after declaiming—labial sounds affected. Projects tongue fairly, and though the organ does vibrate as a whole, there are no fibrillar contractions visible in it, and no wrinkling.

Upper Extremities.—Slight trembling of hands and fingers when extended, a vibration being perceived by observer when holding latter slightly between his own hands. No fibrillar contractions are visible in arms, and none can be excited by filipping. Strength very great and about equal in both hands; the efforts being made in a peculiar, jerky manner. The dynamometer (of Tiemann's make) is too weak to record strength. In the letters which he occasionally writes, the handwriting appears irregular, but to-day, with care, he signs his name in quite a free, firm hand for a man of his station. Sensibility is normal in its various modes, save that there is a little slowness (sensorial, or mental?) in his perception of heat. Coördinates

well in executing every movement; eyes open or closed. Measurements of extended arms—circumferences, right (middle) 26 c., left 24.3 c.; forearms flexed at right angles, measured near bend of elbow, right 27 c., left 26.5 c.

Lower Extremities.—Walks well, but in a jerky manner,* produced by mental state. Stands and walks securely with eyes open or closed. Right leg at thickest part, extended, measures 35.5 c.; left, 34.5 c. Sensibility in its various modes, normal, save that there is a retardation in perception of pain and heat. Muscles of entire body exhibit normal electro-muscular contractability and sensibility.

The nurse states that C. never soils his bed or clothing, and that he does not masturbate.† His delirium runs exclusively upon greatness and power of self.

Diagnosis.—Chronic diffused peri-encephalitis, or general paresis of the insane, in tolerably early stage.

July 20th.—Has been rather more excited during the past ten days; is full of delusions of an exalted character; articulation more impaired.

August 2d.—Is, and for several days has been, violent, almost unmanageable. Temperature observations begun. Agitation of hands again investigated. On holding C.'s extended fingers lightly between our own extended hands, a peculiar parchment-like fremitus is communicated to us, apparently a result of friction between the contiguous sides of patients fingers, brought about by fibrillar muscular contractions. On comparing this condition with that present in a well-marked case of tremulous hands and head (paralysis agitans?) the following are results obtained: In the case of tremulousness, the movements consist in alternate flexion and extension of fingers, due to contractions of whole muscles, or of large bundles of fibers; on holding this patient's fingers in the manner above described, no fremitus is perceived, and the movements are wholly controlled.

February 19th, 1871.—Since last note disease has progressed. Delusion and delirium of most exalted sort have continued. Has gradually emaciated. No epileptic seizures. Two months ago passed into a well-marked, peculiar adynamic state, in which

* This expression refers to action of body as a whole in the act of walking; there was no jerky movement of legs.

† Another attendant says that patient has masturbated freely.

he now lies. A number of decubitus sores have developed quite rapidly on several projecting parts. Emaciation is extreme, but uniform; perhaps most marked in face. Eyes in same condition as before, right with slight strabismus. Pupils of about normal size (compared with those of a healthy person in the same light), right a trifle larger than left; both responding to light. Movements of orbicularis oris slow, stiff, but complete. Projects tongue pretty well, without deviation; organ does not appear wrinkled, and trembles but little as a whole; presents no fibrillar contractions. Articulation very imperfect; he can be understood rarely, and with difficulty. Swallowing of liquids fairly performed; a little cough coming on after six or eight spoonfuls have been taken. Nurse reports greater trouble than this at times, indicated by "choking spells." Movements performed by all limbs, slowly and feebly. *No trace of incoordination*, or trembling; no fibrillar contractions anywhere visible. Sensibility cannot be satisfactorily studied. Patient makes no complaint of bed-sores, and did not call attention to two or three abscesses which formed some time ago. Pinching is everywhere felt and complained of, though after some seconds of delay. Heart's action, exceedingly feeble, though regular; pulse, 100 per minute. Respiration not counted, performed fairly, without rales. Urine and fæces passed involuntarily, but not unconsciously. Mind is as clear as compatible with presence of peculiar exalted delusions, which are still well marked—"is the first man born," "has boundless wealth," etc. About the middle of the night C. died rather rapidly.

Autopsy.—Nine hours post mortem (Feb. 20th). Temperature of room in which body has lain has been below 50° Fahrt. Extreme uniform emaciation. Rigor mortis, moderate. Ulcerations on under aspect of both elbows, on sacrum, and on spines of scapulæ. An abscess is discharging on internal face of left foot; one, unopened, exists in inner side of left thigh. No syphilitic stains.

Skull and Contents.—Bones healthy. No abnormal adhesions of dura mater. Considerable opaline sub-arachnoid on convexity of brain, compensatory of atrophy of anterior lobes. Veins of convexity, abnormally full. A large quantity of fluid lies at base of brain, and when body is laid prone a fresh gush takes place from the vertebral canal. Olfactory ganglia, unusually firm and gray. Optic nerves appear normal: so do the third

nerves. Membranes at base of brain, normal. Fifth and other cranial nerves, normal. Spinal membranes and external aspects of cord and medulla oblongata, normal. Vertebral and basilar arteries are not atheromatous, and contain recent dark clots. The floor of the fourth ventricle appears healthy. Cerebellum, healthy. Cerebrum; Pachionian bodies, moderately developed. Marked atrophy of convolutions composing anterior lobes—greatest in front. A small amount of fluid exists in the lateral ventricles; their floors are healthy, Opto-striate bodies, normal. Various sections through spinal cord show no abnormal appearance.

Thorax and Contents.—The fifth rib of right side presents an old, united fracture. Between the sixth, seventh and eighth ribs, on left side, are a succession of abscesses, burrowing in each intercostal space. Opposite the sixth space the peritoneum is firmly adherent. The fibers of diaphragm are healthy.

Lungs.—Slight adhesion of entire lower lobe of left lung to parietal pleura; right lung free, except over diaphragm. Some fresh adhesions between all lobes of right lung. A few patches of lobular pneumonia exist in apex of right lung. The only other lesion is a slight congestion of the left lower lobe.

Heart.—Opaque patch with granulated surface on parietal pericardium. Yellow appearance of muscular substance in range of left coronary artery. On the outer surface of each ventricle is a small white patch. The aortic valves are healthy. A firm clot exists in aorta, the beginning of which exhibits patches of atheroma. Firm clots lie in right auricle; and a large white and black one in left auricle.

Abdomen and Contents.—Liver, pale, slightly bronzed on under surface, and presents a number of yellow patches. Gall bladder, nearly empty, containing a little bile. Liver substance perhaps a little fragile. Pancreas, healthy. Mesenteric glands, unusually large. Descending colon, as it lies from the lower edge of kidney to the brim of pelvis, is contracted to the size of a man's ring (annulus) finger. Transition from normal to contracted portions, sudden. Caput coli and appendix vermiformis, normal. No obstruction of intestines. Left kidney: its cortical portion is broad and whitish; lymph in pelvis. Right kidney weighs $4\frac{1}{4}$ oz.; same as left, but whiter. Supra-renal capsules are unusually large, 63 mm. long by 31 mm. wide, but not diseased. Bladder, vascular. Body of left biceps contains a rounded tumor. No evidence of periostitis anywhere.

Eyes removed and placed in Müller's fluid. The sympathetic chain in the neck, on either side, is removed, and preparations made in artificial serum, and with carmine. These examined with suitable powers of the microscope, show none but normal nerve cells and fibers, and no increase in the connective tissue uniting these elements is noted. Preparations from the sympathetic in the left side of chest, from the greater splanchnic nerve, and from the semilunar plexus give similar results.

Examination of the Cerebrum after being Four Days in Müller's Fluid.—Secondary gyri numerous. Left hemisphere: the convolutions of external surface of anterior lobe are narrower than normal, the sulci widened; these changes being most marked in the anterior part of the inferior and middle gyri.* The superior frontal gyrus is well preserved, as is the posterior part of the inferior, bordering upon the fissure of Silvius. Orbital lobule much dwarfed anteriorly. Distance from anterior edge of corpus callosum to extremity of anterior lobe is only 33 mm. Nothing worthy of note on surface of rest of hemisphere, except that the superior gyrus of temporo-sphenoidal lobe (that bordering on fissure of Silvius—posterior marginal of Broca) is atrophied, and that the parietal lobe shows rather wide sulci. On section, the gray matter of affected gyri appears more shallow than that of the healthy convolutions. No gross lesions are discoverable in vessels or brain substance. Right hemisphere: Same general appearances are exhibited, except that the inferior frontal gyrus is rather better preserved. Superior gyrus of temporo-sphenoidal lobe, very small. In parietal lobe, about the termination (upper end) of the intra-parietal sulcus, anteriorly to postero-parietal lobule, there exists a remarkable interval between the gyri, quite unlike anything figured as normal by Gratiolet. The gray matter of convolutions of anterior lobes is as thin as in other half of cerebrum. The apex of anterior lobe is even more shortened, the distance from anterior border of the corpus callosum to extremity of lobe being but 32 mm. No coarse lesions of nerve tissue or vessels can be seen.

Microscopical Examination of the Nervous Centers.—After seven days' immersion in Müller's fluid, the state of the elements making up the cerebrum, is investigated by means of teased preparations stained in carmine, put up in glycerine or in dilute

* In this account Prof. Turner's (of Edinburgh) classification of convolutions, etc., is followed.

chromic acid (one part acid to fifteen hundred parts water). (a) Preparation of gray matter of a convolution of the left occipital lobe shows nerve cells with nuclei, and processes quite normal; small vessels and many capillaries filled with blood globules, their walls healthy; no granular bodies or pigment masses. (b) Preparation from left anterior lobe, second convolution above orbital gyrus in great longitudinal fissure, exhibits normal (slightly granular) cells and bloodvessels. (c) A specimen from cortex of apex of left temporo-sphenoidal lobe shows normal nerve cells; and some few bloodvessels whose walls contain scattered granules. (d) In a preparation from the first convolution anterior to fissure of Rolando, near longitudinal fissure, left hemisphere, vessels are found crammed with red blood corpuscles; their coats are healthy, and there are no granular bodies. Right hemisphere, preparations from (a) convolution of occipital lobe in great longitudinal fissure, (b) from anterior lobe in longitudinal fissure, (c) from in front of fissure of Rolando, near longitudinal fissure, (d) from apex of temporo-sphenoidal lobe, show nothing abnormal except the presence of a few (scattered) granules in the walls of many vessels, including capillaries. Preparations from the middle of the corpora striata exhibit abundant yellow granular deposit in coats of bloodvessels, in the adventitia, and in the perivascular space; the nuclei of many capillaries are granular. Many vessels are filled with blood.

Examination of the Hardened Nervous Centers.—The spinal cord was cut into pieces a little less than an inch in length, and suspended in a chromic acid solution (one part to five hundred) for about six weeks, when it was transferred to strong alcohol. Sections were subsequently cut from these pieces, stained with carmine, soaked in alcohol and in absolute alcohol, cleared up in oil of cloves, and mounted in a solution of Canada balsam in chloroform. Many sections from each of the points specified below are carefully studied with low and high powers of the microscope. (a) Sections from a point 3 c. below decussation of pyramids, (b) from the upper part of the cervical enlargement, (c) from the lower cervical region, (d) from the mid-dorsal region, (e) from the lower part of the lumbar enlargement, and (f) from a point 3 c. above termination of cord. These preparations appear normal in every particular. No trace of granular bodies can be found (posterior columns being searched with especial care), the nerve cells, the nerve fibers, and neuroglia are every-

where normal. The medulla oblongata is examined in sections made at the following points: (*a*) at the apex of the fourth ventricle, (*b*) through the middle of the olivary bodies, (*c*) 5 mm. below lower edge of pons Varolii, (*d*) 3 mm. below edge of pons, through striæ of auditory nerve, (*e*) 2 mm. below edge of pons, (*f*) through lower part of pons, showing nucleus of sixth and seventh nerves. These sections present nothing whatever abnormal, except a slight dilatation of some of the largest perivascular canals. The brain was left in a mixture of bichromate of potassa (gr. X to dr. $\frac{1}{4}$) and an uncertain quantity of a solution of chromic acid (one part to one hundred). After several weeks the pieces of the different lobes of the brain were transferred to strong alcohol. [I may here state that in cutting the brain to prepare these pieces, no gross lesions were found in any central part.] Sections were cut from the hardened pieces, including the pia mater wherever possible, and treated in the same way as the cord sections. Many of these preparations are attentively studied, with the following meager results: (*a*) Preparations from the convexity of right hemisphere, near the termination of fissure of Rolando, at the great longitudinal fissure. Pia, torn off; nerve cells, normal; many perivascular spaces enlarged, but containing no pathological products; vessels themselves, and neuroglia, apparently unchanged; no granular or amyloid bodies. (*b*) Preparation from the right anterior lobe; pia evidently much thickened, with production of much fibrillar connective tissue and many nuclei; in the pia meshes there may be seen, scattered, yellowish pigment masses, which bear no definite relation to the bloodvessels; the nuclear new-formation is especially abundant about the vessels. The gray matter exhibits vessels which have lymphatic sheaths rather narrower than usual, and within the sheaths lie a few pigment granules. Nerve cells and neuroglia appear normal. White substance contains capillaries and larger vessels gorged with blood corpuscles; none of the capillaries showing any degeneration of their nuclei. No recognizable changes in neuroglia and nerve fibers. (*c*) Preparations from the orbital convolution of the right anterior lobe, exhibit essentially same lesions as above. In addition, some vessels of the cortex lie tortuous in their sheaths. (*d*) Sections from the left anterior lobe (different part) present alterations, similar in kind and extent. (*e*) Preparations from the apex of occipital lobe appear absolutely normal. (*f*) Sections

from the convolutions of the cerebellum present a normal appearance. (*g*) Sections made perpendicularly to the floor of the lateral ventricles show epithelium and underlying layer absolutely natural. (*h*) Transverse sections of third nerve (motor oculi) are normal. Dr. Francis Delafield, Curator to Bellevue Hospital, has had the kindness to make a microscopic examination of the optic nerve and one eye. He reports that the nerve is absolutely normal, and that the eyeball presents no alterations worthy of note.

Respectfully submitted,

E. C. SEGUIN, M. D.

58 West 26th Street, New York City,
March 31st, 1872.

The following is a table of measurement of the patient's temperature, pulse, and respiration during a period of four weeks. Nearly all the observations were made by Dr W B HALLOCK. The examinations were made as near as possible to the hours of 9 AM, and 5 PM.

[illegible]

TABLE I.
MOVEMENT OF THE POPULATION.

	Males.	Females.	Total.
Number at the beginning of the year.....	119	118	237
Admitted in the year.....	56	36	92
Total present in the year.....	175	154	329
Discharged—Recovered	11	6	17
Improved.....	7	4	11
Stationary	*14	10	24
Died	9	6	15
Remaining at the end of the year.....	134	128	262
Average present during the year.....	124.15	118.43	242.59

* One of this number not insane.

TABLE II.
ADMISSIONS AND DISCHARGES FROM THE BEGINNING OF
THE HOSPITAL.

	Males.	Females.	Total.
Admitted	348	221	569
Discharged—Recovered	77	28	105
Improved.....	*40	19	59
Stationary	45	26	†71
Died	52	20	72

* Of this number 10 were inebriates.

† Of this number there were 4 males and 1 female not insane.

TABLE III.

NUMBER AT EACH AGE WHEN ADMITTED IN THE YEAR.

AGE.	When Admitted.			When Attacked.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15.....	—	—	—	1	—	1
15 to 20.....	2	1	3	3	1	4
20 to 25.....	5	5	10	7	6	13
25 to 30.....	10	3	13	7	7	14
30 to 35.....	8	7	15	12	7	19
35 to 40.....	10	4	14	6	5	11
40 to 45.....	5	8	13	5	5	10
45 to 50.....	8	3	11	8	2	10
50 to 60.....	7	3	10	5	2	7
60 to 70.....	—	2	2	—	—	—
70 to 80.....	—	—	—	—	—	—
80 and over.....	—	—	—	—	—	—
Unknown.....	—	—	—	1	1	2
Not Insane.....	1	—	1	1	—	1
Total.....	56	36	92	56	36	92

TABLE IV.

NUMBER AT EACH AGE FROM THE BEGINNING OF THE HOSPITAL.

AGE.	When Admitted.			When Attacked.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15.....	3	1	4	5	1	6
15 to 20.....	13	5	18	31	17	48
20 to 25.....	36	19	55	55	33	88
25 to 30.....	46	22	68	49	39	88
30 to 35.....	45	33	78	45	34	79
35 to 40.....	47	27	74	42	35	77
40 to 45.....	34	32	66	22	18	40
45 to 50.....	38	24	62	28	16	44
50 to 60.....	38	19	57	30	12	42
60 to 70.....	37	29	66	29	10	39
70 to 80.....	8	8	16	5	2	7
Over 80.....	2	1	3	2	1	3
Unknown.....	—	1	1	1	2	3
Not Insane.....	1	—	1	4	1	5
Total.....	348	221	569	348	221	569

TABLE V.

NATIVITY OF PATIENTS ADMITTED.

NATIVITY.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Connecticut	26	16	42	201	106	307
New York	2	2	4	18	13	31
Massachusetts	1	—	1	9	3	12
Rhode Island	1	1	2	5	3	8
Pennsylvania	—	—	—	2	—	2
Canada	—	—	—	3	—	3
Germany	1	2	3	8	7	15
England	3	1	4	10	7	17
Ireland	17	10	27	76	71	147
Scotland	1	1	2	3	2	5
Italy	—	1	1	1	1	2
Virginia	—	—	—	1	1	2
North Carolina	1	—	1	2	—	2
Vermont	—	1	1	1	2	3
New Jersey	—	—	—	1	1	2
Cuba	—	—	—	—	1	1
Prussia	—	—	—	—	2	2
Florida	—	—	—	1	—	1
Unknown	1	—	1	4	—	4
Switzerland	1	—	1	1	—	1
Louisiana	—	1	1	—	1	1
Maryland	1	—	1	1	—	1
Total	56	36	92	348	221	569

TABLE VI.

RESIDENCE OF PATIENTS ADMITTED.

RESIDENCE.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
State at Large	9	—	9	10	2	12
Hartford County	14	4	18	96	42	138
New Haven County	12	11	23	79	58	137
New London County	3	2	5	42	34	76
Windham County	1	2	3	6	6	12
Litchfield County	1	3	4	16	17	33
Middlesex County	4	5	9	41	21	66
Tolland County	3	4	7	9	9	17
Fairfield County	9	5	14	45	31	52
Otherwise	—	—	—	4	1	8
Total	56	36	92	348	221	*569

* Of this number there were furnished by cities of 5,000 and more inhabitants, 264—males 165; females 99.

TABLE VII.

OCCUPATION OF THOSE ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Farmers—Female Members of Farmers' Families...	14	2	16	90	54	144
Laborers—Female Members of Laborers' Families..	10	2	12	49	25	74
Mechanics—Female Members of Mechanics' Families	5	5	10	15	13	28
Shoemakers—Female Members of Shoemakers' Families.....	—	—	—	5	1	6
Merchants—Female Members of Merchants' Families	—	1	1	5	4	9
Quarrymen—Female Members of Quarrymen's Families.....	1	1	2	7	3	10
Clergymen—Female Members of Clergymen's Families.....	—	1	1	1	2	3
Cigarmakers—Female Members of Cigarmakers' Families.....	—	—	—	1	1	2
Conductors—Female Members of Conductors' Families.....	—	—	—	—	1	1
Hatters—Female Members of Hatters' Families....	—	—	—	—	2	2
Painters—Female Members of Painters' Families...	—	1	1	2	1	3
Machinists.....	2	—	2	17	—	17
Harness Makers.....	—	—	—	4	—	4
Clerks.....	2	—	2	11	—	11
Carpenters.....	—	—	—	11	—	11
Pilots.....	—	—	—	3	—	3
Carmen.....	—	—	—	1	—	1
Blacksmiths.....	2	—	2	3	—	3
Druggists.....	—	—	—	4	—	4
Factory Employees.....	4	3	7	12	15	27
Lawyers.....	—	—	—	1	—	1
Cabinet Makers.....	—	—	—	4	—	4
Agents.....	—	—	—	3	—	3
Superintendents of Factories.....	—	—	—	2	—	2
Pump Makers.....	—	—	—	1	—	1
Shipping Merchants.....	—	—	—	1	—	1
Moulders.....	1	—	1	2	—	2
Barbers.....	—	—	—	2	—	2
Tinsmiths.....	—	—	—	3	—	3
Hostlers.....	1	—	1	5	—	5
Landlords.....	—	—	—	1	—	1
Physicians.....	—	—	—	2	—	2
Tailors.....	—	—	—	2	—	2

OCCUPATION OF THOSE ADMITTED (CONTINUED).

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Tailoresses.....	—	1	1	—	3	3
Waiters.....	—	—	—	2	—	2
Sailmakers.....	—	—	—	1	—	1
Carriagemakers.....	—	—	—	2	—	2
Students.....	—	—	—	1	4	5
Glass Cutters.....	—	—	—	1	—	1
Truss-makers.....	—	—	—	1	—	1
Commercial Travelers.....	—	—	—	2	—	2
Telegraph Operators.....	1	—	1	2	—	2
Printers.....	—	—	—	1	—	1
Paper Makers.....	—	—	—	1	—	1
Accountants.....	—	—	—	3	—	3
Silver Plate Manufacturers.....	—	—	—	1	—	1
Electro-platers.....	—	—	—	1	—	1
Teachers.....	—	1	1	2	9	11
Grocers.....	1	—	1	2	—	2
Curriers.....	—	—	—	1	—	1
Chemists.....	—	—	—	1	—	1
Newsboys.....	—	—	—	1	—	1
Brush-makers.....	—	—	—	2	—	2
Stone Masons.....	—	—	—	1	—	1
Night Watchmen.....	—	—	—	1	—	1
Seamstresses.....	—	3	3	—	11	11
Domestics.....	—	8	8	—	41	41
Clock Makers.....	—	—	—	1	—	1
Millers.....	—	—	—	1	—	1
Housekeepers.....	—	2	2	—	4	4
Sailors.....	2	—	2	7	—	7
Artists.....	—	—	—	1	—	1
No Employment.....	2	4	6	27	5	32
Unknown.....	4	1	5	7	22	29
Brewers.....	1	—	1	1	—	1
Mattress Makers.....	1	—	1	1	—	1
Boiler Makers.....	1	—	1	1	—	1
Cutlers.....	1	—	1	1	—	1
Total.....	56	36	92	348	221	469

TABLE VIII.

CIVIL CONDITION OF THOSE ADMITTED.

	In the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Single.....	29	17	46	177	92	269
Married	22	15	37	137	71	208
Widowed	—	3	3	23	35	58
Divorced	—	1	1	—	4	4
Unknown.....	5	—	5	11	19	30
Total.....	56	36	92	348	221	569

TABLE IX.

HOW COMMITTED.

	In the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
By Friends.....	1	1	2	34	9	43
Probate Judges	44	34	78	296	208	504
Judges Sup'rior Court	2	1	3	4	2	6
Governor's Order....	7	—	7	12	2	14
Justice or Police Co't	2	—	2	2	—	2
Total.....	56	36	92	348	221	569

TABLE X.

HOW SUPPORTED OF THOSE ADMITTED.

	In the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
By Self or Family...	1	1	2	37	9	46
By State Alone.....	10	1	11	15	3	18
By State and Town...	29	18	47	219	142	361
By State and Family	16	16	32	77	67	144
Total.....	56	36	92	348	221	569

TABLE XI.

FORM OF DISEASE IN THOSE ADMITTED.

	In the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania, Acute	18	9	27	72	37	109
Mania, Chronic.....	18	15	33	118	104	222
Mania, Epileptic....	5	—	5	17	7	24
Mania, Puerperal....	—	1	1	—	3	3
Mania, Suicidal.....	—	2	2	3	4	7
Mania, Homicidal....	1	—	1	3	1	4
Mania, Periodical....	1	2	3	3	3	6
Nymphomania.....	—	—	—	—	3	3
Satyriasis.....	—	—	—	1	—	1
Delirium.....	4	—	4	7	—	7
Monomania.....	—	—	—	13	4	17
Melancholia, Acute..	4	3	7	19	13	32
Melancholia, Chronic	1	4	5	15	12	27
Melancholia, Attonita	1	—	1	2	1	3
General Paresis.....	2	—	2	7	—	7
Methomania (or Inebriates).....	—	—	—	18	—	18
Dementia, Acute....	—	—	—	7	1	8
Dementia, Chronic...	—	—	—	18	20	38
Dementia, Senile....	—	—	—	11	5	16
Imbecility.....	—	—	—	10	2	12
Not Insane.....	1	—	1	4	1	5
Total.....	56	36	92	348	221	569

TABLE XII.

COMPLICATIONS IN THOSE ADMITTED.

	In the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Aphasia.....	—	—	—	1	—	1
Apoplectic.....	—	—	—	3	—	3
Chorea.....	—	—	—	1	1	2
Hemiplegia.....	1	—	1	2	1	3
Paraplegia.....	—	—	—	1	1	2
Paralysis Agitans....	—	—	—	—	1	1
Pseudo-hypertrophic-paralysis.....	—	—	—	—	1	1
Prog. Mus'r Atrophy	—	—	—	—	1	1
Hereditary.....	9	7	16	59	38	97
Epileptic.....	5	—	5	17	7	24
Without Com'cations	41	29	70	264	170	434
Total.....	56	36	92	348	221	569

TABLE XIII.

NUMBER OF ATTACKS IN THOSE ADMITTED.

	In the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
First.....	26	20	46	214	136	350
Second.....	13	4	17	52	28	80
Third.....	3	4	7	13	15	28
Fourth.....	1	1	2	6	5	11
Fifth.....	1	—	1	4	1	5
Sixth.....	—	—	—	2	1	3
Seventh.....	—	—	—	—	1	1
Eighth.....	—	—	—	—	—	—
Several.....	—	—	—	23	9	32
Unknown.....	11	7	18	30	24	54
Not Insane.....	1	—	1	4	1	5
Total.....	56	36	92	348	221	569

TABLE XIV.

DURATION OF INSANITY BEFORE ENTRANCE OF THOSE ADMITTED.

	In the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Less than 1 month...	7	3	10	30	9	39
1 to 3 months.....	8	2	10	78	20	98
3 to 6 months.....	5	1	6	25	9	34
6 to 9 months.....	4	4	8	22	11	33
9 to 12 months.....	4	5	9	10	7	17
12 to 18 months.....	2	4	6	14	14	28
18 to 24 months.....	2	1	3	17	11	28
2 to 3 years.....	3	3	6	30	23	53
3 to 4 years.....	8	2	10	17	7	24
4 to 5 years.....	4	2	6	11	14	25
5 to 10 years.....	2	5	7	24	22	46
10 to 15 years.....	2	1	3	22	13	35
15 to 20 years.....	—	1	1	8	13	21
20 to 25 years.....	—	1	1	7	5	12
25 to 30 years.....	—	—	—	4	—	4
Over 30 years.....	—	—	—	2	9	11
Unknown.....	4	1	5	23	33	56
Not Insane.....	1	—	1	4	1	5
Total.....	56	36	92	348	221	569

TABLE XV.

RECOVERED OF THOSE ATTACKED AT THE SEVERAL AGES
FROM THE BEGINNING.

	Number.			Per Cent. Recovered of those Attacked at Each Age.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15.....	5	1	6	25.806	11.764	20.833
15 to 20.....	31	17	48	23.636	12.121	19.318
20 to 25.....	55	33	88	22.448	12.82	18.18
25 to 30.....	49	39	88	22.222	14.705	19.
30 to 35.....	45	34	79	21.428	17.142	19.480
35 to 40.....	42	35	77	31.818	16.666	25.
40 to 45.....	22	18	40	25.	12.5	20.454
45 to 50.....	28	16	44	20.	8.333	16.666
50 to 60.....	30	12	42	20.69	—	15.384
60 to 70.....	29	10	39	—	—	—
70 to 80.....	5	2	7	—	—	—
80 and over.....	2	1	3	—	—	—
Unknown.....	1	2	3	—	—	—
Not Insane.....	4	1	5	—	—	—
Total.....	348	221	569	—	—	—

TABLE XVI.

RECOVERED AFTER VARIOUS DURATIONS OF DISEASE BE-
FORE TREATMENT FROM THE BEGINNING.

Duration of Disease before Admission.	Number.			Per Cent. Recovered after each Period of Duration.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month.....	30	9	39	83.333	88.888	84.615
1 to 3 months.....	78	20	98	41.025	45.	41.836
3 to 6 months.....	25	9	34	24.	33.333	32.352
6 to 9 months.....	22	11	33	22.727	27.272	24.242
9 to 12 months.....	10	7	17	20.	14.285	17.647
12 to 18 months.....	14	14	28	14.285	14.285	14.285
18 to 24 months.....	17	11	28	11.764	9.09	10.714
2 to 3 years.....	30	23	53	3.333	4.347	3.774
3 to 4 years.....	17	7	24	—	—	—
4 to 5 years.....	11	14	25	—	—	—
5 to 10 years.....	24	22	46	—	—	—
Over 10 years.....	66	73	139	—	—	—
Not Insane.....	4	1	5	—	—	—

TABLE XVII.

DURATION OF TREATMENT OF THOSE RECOVERED FROM
THE BEGINNING.

DURATION.	Number Recovered.		
	Males.	Females.	Total.
Under 1 month.....	18	4	22
1 to 2 months.....	18	5	23
2 to 3 months.....	14	4	18
3 to 6 months.....	9	7	16
6 to 9 months.....	8	4	12
9 to 12 months.....	6	—	6
12 to 18 months.....	4	3	7
18 to 24 months.....	—	—	—
2 to 3 years.....	—	1	1
3 to 4 years.....	—	—	—
4 to 5 years..	—	—	—
Over 5 years.....	—	—	—
Unknown.....	—	—	—
Total.....	77	28	105
Average duration of treatment of all.....	4.75 mos	6.92 mos	5.333 ms

TABLE XVIII.

WHOLE DURATION OF DISEASES OF THOSE RECOVERED
FROM THE BEGINNING.

DURATION.	Number Recovered.		
	Males.	Females.	Total.
Under 1 month.....	24	7	31
1 to 2 months.....	22	9	31
2 to 3 months.....	5	1	6
3 to 6 months.....	9	2	11
6 to 9 months.....	4	4	8
9 to 12 months.....	3	2	5
12 to 18 months.....	2	1	3
18 to 24 months.....	4	—	4
2 to 3 years.....	2	1	3
3 to 4 years.....	2	1	3
4 to 5 years.....	—	—	—
Over 5 years.....	—	—	—
Unknown.....	—	—	—
Total.....	77	28	105
Average duration of all.....	6.61 mos	7.21 mos	6.77 mos

TABLE XIX.

FORM OF DISEASE OF THOSE RECOVERED FROM THE BEGINNING.

Form of Disease.	Number Recovered.			Per Cent. Recovered of each Form Admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania, Acute.....	45	19	64	62.5	51.35	58.71
Mania, Chronic.....	1	2	3	.84	1.92	1.30
Mania, Epileptic.....	1	—	1	5.88	—	4.16
Mania, Puerperal....	—	2	2	—	66.66	66.66
Mania, Suicidal.....	—	2	2	—	50.	28.56
Delirium.....	7	—	7	100.	—	100.
Monomania.....	4	1	5	30.76	25.	29.41
Methomania.....	7	—	7	38.88	—	38.88
Nymphomania.....	—	1	1	—	33.33	33.33
Melancholia.....	12	1	13	63.15	7.69	40.62
Total of all admitted.	77	28	105	28.83	16.	23.75

TABLE XX.

CAUSES (EXCITING) OF DISEASE OF THOSE RECOVERED FROM THE BEGINNING.

Form of Disease.	Number Recovered.			Per Cent. Recovered of each Cause Admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
Ill health.....	11	7	18	18.33	14.58	16.66
Intemperance.....	28	1	29	73.68	—	76.31
Masturbation.....	2	—	2	14.28	—	12.05
Excessive Venery...	2	—	2	100.	—	100.
Tobacco.....	2	—	2	66.66	—	66.66
Connected with the affections.....	2	2	4	66.66	13.33	22.22
Connected with fluctuations of fortune	—	—	—	—	—	—
Connected with poverty or privations..	1	—	1	50.	—	20.
Connected with religion.....	4	1	5	50.	16.66	35.71
Over-study.....	—	2	2	—	100.	28.57
Business anxiety....	4	1	5	25.	33.33	33.33
Nervous shock.....	—	2	2	—	50.	66.33
Epilepsy.....	1	—	1	5.88	—	4.16
Puerperal.....	—	3	3	—	33.	33.33
Unknown.....	20	9	29	11.17	7.62	9.83
Total of all admitted.	77	28	105	22.12	12.67	18.45

TABLE XXI.

NATIVITY OF THOSE RECOVERED FROM THE BEGINNING.

COUNTRY.	Number Recovered.			Per Cent. Recovered of each Class Admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
United States, White.	57	17	74	23.38	13.07	19.83
United States, Col'd..	2	1	3	50.	100.	50.
United States, Indian	—	—	—	—	—	—
England.....	3	—	3	30.	—	17.64
Ireland.....	10	8	18	13.15	11.26	12.24
Germany.....	4	1	5	50.	14.28	33.33
Italy.....	1	1	2	100.	100.	100.

TABLE XXII.

DEATH AND THE CAUSES.

CAUSES.	In the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania, Acute, Exhaustion from....	2	1	3	14	3	17
Mania, Chronic, Exhaustion from....	3	—	3	3	—	3
Carbuncle, Exhaustion from.....	—	—	—	1	—	1
Scirrhus of Breast...	—	—	—	—	1	1
Scirrhus of Stomach.	—	—	—	1	—	1
Consumption.....	—	—	—	5	1	6
Pneumonia.....	1	1	2	4	2	6
Senile decay.....	2	—	2	7	2	9
Apoplexy.....	—	—	—	3	—	3
Inanition.....	—	—	—	3	2	5
General Paresis.....	—	—	—	4	—	4
Violence.....	—	—	—	—	1	1
Suffocation during Epileptic Fit.....	—	—	—	1	—	1
Strangulation by Food.....	—	—	—	1	—	1
Strangulation by Suicide.....	—	1	1	1	1	2
Shock from Injuries.	—	—	—	—	1	1
Epilepsy.....	—	1	1	2	4	6
Diarrhœa, Exhaustion from	1	1	2	2	1	3
Undetermined.....	—	1	1	—	1	1
Total.....	9	6	15	52	20	72

TABLE XXIII.

AGES AT DEATH.

AGE.	In the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15.....	—	—	—	—	—	—
15 to 20.....	1	—	1	1	—	1
20 to 25.....	—	—	—	3	1	4
25 to 30.....	1	—	1	6	—	6
30 to 35.....	—	—	—	1	1	2
35 to 40.....	2	1	3	11	3	14
40 to 45.....	—	2	2	3	4	7
45 to 50.....	—	1	1	6	3	9
50 to 60.....	—	—	—	6	1	7
60 to 70.....	4	2	6	9	4	13
70 to 80.....	—	—	—	4	2	6
80 to 90.....	—	—	—	1	1	2
Over 90.....	1	—	1	1	—	1
Total.....	9	6	15	52	20	72

TABLE XXIV.

RATIO OF DEATHS FROM THE BEGINNING.

PER CENT.	Males.	Females.	Total.
Of all admitted.....	14.94	9.05	12.65
Of average number in Hospital.....	4.81	1.74	3.61

TABLE XXV.

DURATION OF DISEASE OF THOSE WHO DIED FROM THE BEGINNING.

DURATION.	From Admission into Hospital.			From the Attack.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month.....	9	2	11	1	—	1
1 to 2 months.....	5	2	7	4	2	6
2 to 3 months.....	7	—	7	5	—	5
3 to 6 months.....	7	3	10	4	1	5
6 to 9 months.....	8	1	9	4	1	5
9 to 12 months.....	5	1	6	2	1	3
12 to 18 months.....	5	5	10	3	1	4
18 to 24 months.....	2	—	2	3	1	4
2 to 3 years.....	3	6	9	4	1	5
3 to 4 years.....	1	—	1	3	4	7
4 to 5 years.....	—	—	—	3	1	4
5 to 10 years.....	—	—	—	4	1	5
10 to 15 years.....	—	—	—	6	2	8
15 to 20 years.....	—	—	—	3	1	4
20 to 25 years.....	—	—	—	1	1	2
25 to 30 years.....	—	—	—	—	—	—
30 to 35 years.....	—	—	—	1	2	3
35 to 40 years.....	—	—	—	—	—	—
40 to 50 years.....	—	—	—	1	—	1
Average of all.....	9.77 mos	13.95 ms	11.79 ms	7 years.	9.25 yrs.	7.62 yrs.

TABLE XXVI.

REMAINING IN HOSPITAL AT END OF THE YEAR.

AGE.	Males.	Females.	Total.
Under 15.....	—	—	—
15 to 20.....	1	2	3
20 to 25.....	8	7	15
25 to 30.....	13	8	21
30 to 35.....	23	22	45
35 to 40.....	19	18	37
40 to 45.....	14	20	34
45 to 50.....	16	15	31
50 to 60.....	23	18	41
60 to 70.....	12	13	25
70 to 80.....	5	5	10
80 to 90.....	—	—	—
Over 90.....	—	—	—
Total.....	134	128	262

TABLE XXVII.

REMAINING AT THE END OF THE YEAR—DURATION OF
THE DISEASE.

	Since Entering the Hospital.			Since the Attack.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month.....	5	4	9	—	—	—
1 to 2 months.....	3	5	8	2	—	2
2 to 3 months.....	4	5	9	—	—	—
3 to 6 months.....	6	7	13	6	2	8
6 to 12 months.....	22	5	27	7	4	11
12 to 18 months.....	8	8	16	7	4	11
18 to 24 months.....	8	9	17	6	3	9
2 to 3 years.....	21	26	47	17	10	27
3 to 5 years.....	57	59	116	23	18	41
5 to 10 years.....	—	—	—	29	39	68
10 to 15 years.....	—	—	—	20	22	42
15 to 20 years.....	—	—	—	5	12	17
20 to 25 years.....	—	—	—	7	7	14
25 to 30 years.....	—	—	—	4	2	6
30 to 40 years.....	—	—	—	1	3	4
Over 40 years.....	—	—	—	—	2	2
Total.....	134	128	262	134	128	262

TABLE XXVIII.

REMAINING AT THE END OF THE YEAR—PROSPECT.

	Males.	Females.	Total.
Curable.....	10	10	20
Incurable.....	124	118	242
Total.....	134	128	262

TABLE XXIX.
ADMISSIONS FROM CAUSES.

	In the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Ill health.....	6	8	14	60	48	108
Intemperance.....	8	—	8	38	—	38
Masturbation.....	2	1	3	14	2	16
Excessive Venery...	—	—	—	2	—	2
Tobacco.....	—	—	—	3	—	3
Connected with the affections.....	—	3	3	3	15	18
Fluctuations of For- tune.....	—	1	1	2	3	5
Privations and Pov- erty.....	—	—	—	2	3	5
Religion.....	1	—	1	7	6	13
Over-study.....	1	1	2	3	4	7
Business.....	3	—	3	11	3	14
Nervous Shock.....	—	—	—	1	2	3
Epilepsy.....	5	—	5	17	7	24
Puerperal.....	—	2	2	—	9	9
Apoplexy.....	1	—	1	4	—	4
Acute Meningitis...	—	—	—	—	1	1
Unknown.....	28	20	48	177	117	294
Not Insane.....	1	—	1	4	1	5
Total.....	56	36	92	348	221	569

TABLE XXX.

OPERATIONS OF THE HOSPITAL FROM THE BEGINNING IN
EACH YEAR.

	Year ending Mar.31, '69	Year ending Mar.31, '70	Year ending Mar.31, '71	Year ending Mar.31, '72	Total.
<i>Admitted</i> —Males.....	165	78	49	56	348
Females.....	103	56	26	36	221
Total.....	268	134	75	92	569
<i>Discharged</i> —Recov'd—Males...	25	27	14	11	77
“ Females.	—	16	6	6	28
Total..	25	43	20	17	105
<i>Improved</i> —Males.....	11	8	14	7	40
Females.....	—	10	5	4	19
<i>Stationary</i> —Males.....	6	17	4	14	41
Females.....	—	10	4	10	24
<i>Not Insane</i> —Males.....	2	1	—	1	4
Females.....	—	1	—	—	1
<i>Died</i> —Males	14	18	11	9	52
Females.....	1	3	10	6	20
Total.....	15	21	21	15	72
Whole Number in the Year...	268	343	307	329	—
Average Number in the Year..	94.15	225.27	233.69	242.59	—
Number at the End of the Year	209	232	237	262	—

TABLE XXXI.

ADMISSIONS AND DICHARGES—RATIO PER CENT. IN EACH YEAR.

PER CENT.	Year Ending March 31st, 1869.	Year Ending March 31st, 1870.	Year Ending March 31st, 1871.	Year Ending March 31st, 1872.	Total.
<i>Admissions from causes :</i>					
Ill health from various.....	13.43	11.94	14.66	15.21	18.98
Intemperance.....	4.48	9.70	14.66	8.7	6.67
Mast'b'n and Excessive Ven'y	4.10	.74	—	3.26	2.51
Con'cted with the Affections	3.35	1.49	1.33	3.26	2.51
“ “ Property.....	—	1.49	—	1.08	.87
“ “ Religion.....	2.23	2.23	1.33	1.08	2.28
Over-study and Anxiety of					
Mind.....	3.73	3.73	6.66	2.17	3.7
Epilepsy.....	2.98	3.73	2.66	5.43	4.23
Apoplexy.....	.37	.74	—	1.08	.7
Acute Meningitis.....	.37	—	.62	—	.62
Puerperal.....	1.49	1.49	—	2.17	1.58
Unknown.....	63.05	62.68	53.33	52.16	5.17
<i>Recovered of all cases admitted</i>					
under 1 year.....	.25	57.38	46.15	37.20	43.43
One year and over.....	2.17	8.69	5.55	2.33	2.58
* <i>All disch'ged (includ'g deaths)</i>	42.37	38.73	28.98	27.69	36.18
<i>Deaths of all under care.....</i>	5.59	6.12	6.84	4.56	12.65
<i>Deaths of av. num. in Hospital.</i>	15.93	9.32	8.98	6.2	3.61

* Of average number in Hospital.

TREASURER'S REPORT.

The following statement of the fiscal concerns of "The General Hospital for the Insane of the State of Connecticut," for the year commencing April 1st, 1871, and ending March 31st, 1872, is respectfully submitted to the Board of Trustees :

Receipts.

Balance in Treasurer's hands, April 1st, 1871,	-	\$	887.85
Revenue Account from the Hospital,	-	-	75,699.14
			<hr/>
			\$76,586.99

Payments.

Amount of Superintendent's Orders,	-	-	\$75,495.42
Balance in Treasurer's hands, March 31st, 1872,	-		1,091.57
			<hr/>
			\$76,586.99

All of which is respectfully submitted.

M. B. COPELAND,

Treasurer.

Middletown, Conn., April 1st, 1872.

We hereby certify that we have examined the vouchers and accounts of the Treasurer, of which the above is an abstract, and find them correct.

JOSEPH CUMMINGS, }
 BENJ. DOUGLAS, } *Auditors.*
 JULIUS HOTCHKISS, }

STEWARD'S REPORT.

J. DELOS ATHERTON, Steward, in account with The General Hospital for the Insane.

1871.	<i>Dr.</i>	
April 1st, To Balance in Bank,	- - - -	\$ 887.85
“ 1st, “ Cash on hand,	- - - -	222.41
1872.		
March 31st, To Cash Received as Revenue (deposited with Treasurer),	- - - -	75,699.14
		<u>\$76,809.40</u>

1871.	<i>Cr.</i>	
April, By Vouchers,	- - - -	\$ 6,608 83
May, “	- - - -	6,119.99
June, “	- - - -	4,512.31
July, “	- - - -	8,034.64
August, “	- - - -	8,543.62
September, “	- - - -	6,494.07
October, “	- - - -	7,460.76
November, “	- - - -	4,060.51
December, “	- - - -	6,656.99
1872.		
January, “	- - - -	7,414.16
February, “	- - - -	3,922.52
March, “	- - - -	5,744.92
Balance in Bank,	- - - -	*1,065.27
Cash on hand,	- - - -	170.81
		<u>\$76,809.40</u>

* Check No. 652, \$26.30, drawn by the Steward, had not reached the Treasurer; hence an apparent discrepancy to that amount between the balance in bank reported by each.

Abstract of Vouchers for the Year ending March 31st, 1872.

MONTH.	Insurance.	Medical Stores.	Salaries of Officers and Pay of Employees.	Furniture and Fixtures.	Fuel and Lights.	Dry Goods and Clothing.	Stationery and Postage.	Provision.	Fish.	Flour.	Meat.	Groceries.	Farm and Garden, Tools, Stock, etc.	Building and Repairs.	Burial Expenses.	Interest.	Freight.	Miscellaneous.	Total.
April, 1871.	.....	\$9.18	\$1,456.39	\$80.00	\$1,306.93	\$531.68	\$59.52	\$143.31	\$108.49	\$827.55	\$181.43	\$984.01	\$170.30	\$315.70	.....	.....	\$112.66	\$861.68	\$6,608.83
May, "	63.75	103.50	1,353.31	70.66	237.00	366.66	49.62	288.43	.....	372.95	461.37	332.01	714.38	1,176.32	.....	315.00	52.40	162.63	6,119.99
June, "	.....	.....	1,857.25	50.00	833.66	70.63	49.76	138.64	136.44	.....	462.07	298.55	310.00	257.76	.....	.....	22.80	44.75	4,512.31
July, "	.....	77.72	1,410.87	386.14	971.30	475.32	74.89	450.94	107.75	335.57	655.85	1,435.18	442.16	818.80	25.00	.....	6.80	360.35	8,034.64
Aug., "	.....	83.22	1,742.93	311.83	3,301.21	303.38	10.39	400.83	.....	482.27	477.35	62.58	883.27	220.68	.....	.....	141.53	122.15	8,543.62
Sept., "	.....	.....	1,673.68	46.07	2,766.08	70.35	27.35	170.17	133.97	.....	459.60	290.86	224.90	87.13	.....	420.00	23.45	100.46	6,494.07
Oct., "	45.00	.....	1,409.71	130.30	198.13	580.78	71.45	176.17	.....	534.23	501.79	1,429.45	81.39	1,807.39	.....	350.00	3.60	51.37	7,460.76
Nov., "	.....	28.21	1,557.02	.....	19.04	104.78	59.02	289.21	.....	334.28	.....	707.00	77.00	797.77	.....	.....	67.16	30.32	4,060.51
Dec., "	3.00	4.00	1,843.62	187.45	.....	92.00	17.00	1,204.88	174.03	636.50	1,541.00	188.18	176.76	425.30	32.00	.....	28.96	102.31	6,656.99
Jan., 1872.	12.63	110.79	1,686.71	508.85	263.93	838.47	106.51	107.12	203.49	195.82	.....	1,411.28	558.57	1,013.20	.....	.....	149.80	256.99	7,414.16
Feb., "	.....	140.28	1,269.14	89.35	38.01	398.17	44.91	72.79	.....	169.92	554.84	136.58	226.31	635.60	.....	.....	110.30	56.32	3,922.52
March, "	.....	.....	1,650.76	158.55	714.72	900.94	35.28	39.32	193.05	1,115.09	.....	245.05	15.95	144.99	58.00	429.32	9.45	34.45	5,744.92
	\$124.38	556.90	18,911.39	2,019.20	10,650.01	4,723.17	605.70	3,471.81	1,107.22	4,904.18	5,295.30	7,510.73	3,880.99	7,780.64	115.00	1,514.32	728.91	1,588.48	\$75,573.32

APPENDIX.

ADMISSION OF PATIENTS.

1. Whenever a patient is sent to the Hospital by the order of the Probate Court, the order or warrant, or a copy thereof, by which the person is sent, shall be lodged with the Superintendent.

2. Each patient, before admission, shall be made perfectly clean, and be free from vermin, or any contagious or infectious disease.

3. Each male patient shall be provided with at least two shirts, one woolen coat, one woolen vest, one pair of woolen pantaloons, two pairs new socks, one pair new shoes or boots, and one comfortable outside garment.

Each female patient shall, in addition to a quantity of under clothing, shoes and stockings corresponding to that required for the male patient, have one flannel petticoat, two good dresses, one cloak or other good outside garment. Extra and better apparel is very desirable for chapel worship and out-of-doors exercise and riding.

4. In all cases the patient's best clothing should be sent; it will be carefully preserved, and only used when deemed necessary for the purpose above mentioned. Jewelry, and all superfluous articles of dress, knives, etc., should be left at home, as they are liable to be lost, and for which the officers of the Hospital are not responsible.

5. A written history of the case should be sent with the patient, and, if possible, some one acquainted with the individual should accompany him to the Hospital, from whom minute, but often essential, particulars may be learned.

6. The price of board, including washing, mending, and attendance, for all who are supported at the public charge, is five dollars per week.

7. Pauper patients, or those supported partly by the towns in which they reside, and partly by the State, are admitted agreeably to Sections Four and Six of Amended Act, 1867, and By-Laws.

8. Indigent persons, or those possessing little property, and partly supported by friends and partly by the State, are admitted under Section Four of Amended Act, 1867, and By-Laws.

9. Private patients, or those supported by themselves or their friends, are admitted to the Hospital under Section Five of Amendment to Act approved July 23, 1867, and By-Laws.

10. Visitors are admitted to the Institution between the hours of ten A. M. and twelve M., and between two and four P. M., on Mondays, Wednesdays and Fridays only, but no visitors shall be admitted to the wards occupied by patients without express permission from the Superintendent, and especial care is to be taken that no amount of visiting is permitted that might prove injurious to the patients.

REPORT

OF THE

DIRECTORS AND SUPERINTENDENT

OF THE

CONNECTICUT

SOLDIERS' ORPHAN HOME,

FOR THE

YEAR ENDING MAY 31, 1872.

HARTFORD:

CASE, LOCKWOOD & BRAINARD, PRINTERS.

1872.

REPORT

OF THE

"CONNECTICUT SOLDIER'S ORPHAN HOME."

To the General Assembly of the State of Connecticut :

I have the honor to present as my report, a brief abstract of the reports of the Treasurer, David Clark, with the report of the Superintendent, J. B. Carpenter.

The report of the Treasurer shows a balance in the Treasury at the begining of the year of \$1,034.42, and at its close, June 5th, 1872, \$1,092.87. The receipts have been for State Support, \$2,839.71, from old account \$1,034.42, and from contributions in the Public Schools and other sources, \$2,251.11, making the gross of \$6,125.24, of which amount \$5,032.37 has been expended the current year.

The sound financial condition of the "Home" is due to the happy efforts of the Treasurer and Superintendent, securing that true economy which, while it furnishes ample provisions for all the inmates of the Home, avoids all extravagant expenditure.

Every department of the Home, its finances, household arrangements, School instruction, and, above all, its family influence upon the children, has met the most hearty approval of the Directors, and it is with confidence again commended to the warm-hearted and patriotic citizens of the State who have hitherto so liberally supplied its wants.

REPORT OF THE SUPERINTENDENT.

MANSFIELD, June 1st, 1872.

To the Directors of the Conn. Soldiers Orphan Home :

Gentlemen, I herewith present for your consideration, my Fifth Annual Report for the year ending May 31st, 1872.

Whole number received into the Home since the opening in October, 1866,	- - - - -	132.
Number June 1st, 1871,	- - - - -	51.
Number received during the year,	- - - - -	17.
Whole number in the Home during the year,	- - - - -	68.
Number returned to friends or placed out,	- - - - -	23.
Present number in the Home,	- - - - -	45.
Average number about	- - - - -	50.

Of the received, three returned from places.

Of the new ones received, four were from Hartford, one from Somers, one from Manchester, one from Milford, two from Windsor, one from Waterbury, two from Middlefield, one from Tolland, one from Willimantic.

Children entitled to and receive the "State Aid,"	28.
" whose friends pay one dollar per week,	8.
" " " " one $\frac{50}{100}$ dollars per week,	2.
" " " " two dollars per week,	3.

The current expenses at the Home have been \$4,048.00 and classified nearly as follows :

For Salaries and Wages,	- - - - -	\$1,950.00
" repairs and alterations,	- - - - -	75.00
" Neat Cattle and Swine,	- - - - -	36.50
" Postage,	- - - - -	19.80
" Freight Bills,	- - - - -	35.50
" Traveling and other expenses when from Home,	- - - - -	20.70
" Fuel,	- - - - -	204.00
" Flour, Provisions, Groceries, &c.,	- - - - -	1,706.50
Total,	- - - - -	\$4,048.00

Cash receipts at the Home, as follows:

From Treasurer on approved bill,	-	\$2,306.86
For board of children,	- - - -	627.77
“ Sundries Sold,	- - - -	60.00
“ School Fund, &c.,	- - - -	64.50
“ Contributions from public Schools,		401.23
“ all other contributions,	- - -	587.64
		<hr/>
		\$4,048.00

PRODUCE OF THE FARM.

4 Tons English Hay,	25 Bushels Turnips,
2 “ Meadow “	15 “ Sweet Corn,
2 “ Corn Fodder,	6 “ Green Peas,
1½ “ Oat Straw,	4 “ String Beans,
1 “ Squashes,	6 “ Shelled “
15 Bushels Oats,	8 “ Mangel,
125 “ Potatoes,	5 “ Tomatoes,
4 “ Onions,	1000 lbs. Pork.
4 “ Beets,	300 lbs. Butter,
8 “ Carrots,	800 Cabbages.
3 “ Parsnips,	

In addition to the above we raised from a farm cultivated upon shares, 4 Tons English Hay, 1 do. Meadow Hay, 1 do. Corn Fodder, 15 Bushels Shelled Corn, 20 Bushels Oats, 50 Bushels Potatoes, 1 Ton Oat Straw.

We have now Stock and Supplies on hand as follows, viz: 4 Cows, 1 Horse, 2 Swine, 15 Hens, 2 Tons English Hay, 16 Bushels Oats, 35 Bushels Potatoes, 300 lbs. Salt Pork, 60 lbs. Lard, 100 lbs. Coffee, 10 lbs. Tea, 75 lbs. White Sugar, 200 lbs. yellow Coffee Sugar, 2 bbls. Crackers, 2 bbls. Flour, 50 galls. Molasses, 10 galls. Kerosene, 3 bbls. Vinegar, &c.

We have in ready-made Clothing—15 Suits, Jackets and Pants. 4 doz. Boys Shirts, 12 pair small Boots and Shoes, 12 pair Stockings, 25 single and 5 double Beds, with change of bedding, &c., with all necessary household furniture and house-keeping goods, &c.

We have also Farming and Business Wagons, and Carriage, with Harnesses, and all necessary Farming Tools, utensils, &c.

In the preceding pages you have the usual Statistics which make up a report of this kind, simply showing the changes, expenses, receipts, and work of another year.

It has been our constant aim and purpose to be faithful to the trust committed to us, and we are happy to note the mental and moral progress of many of the children.

The past fall and winter was attended with some anxiety and discouragements to us who have the immediate charge at the Home. In addition to the ordinary calls upon the charitable, the suffering caused by the fire at Chicago and other parts of the country, tasked a generous public to its utmost extent, and donations of money, clothing and other supplies have been less than former years. But God has been better to us than our fears, and when at the point of our greatest need, a few benevolent "Sewing Societies" came to our aid and we have been able to supply all necessary demands upon us for clothing, bedding, &c.

The year now closed is devoid of any special interest, so far as the health of the children is concerned, except the important one, that *good* health has for the most part prevailed. The usual minor cases that have occurred, all made favorable recoveries except one little girl who has been suffering for the past few weeks with St. Vitus Dance.

Our religious privileges have been as heretofore reported. In addition to our morning and evening devotions, the Sabbath Services and Sunday School at the Church, and the many addresses by Clergymen and others, who have from time to time visited the Home.

The School has been doing, with much success, its full share in the good work in which we are engaged. In no past year has the work of instruction been so successfully and thoroughly carried on. Our faithful and efficient teacher has been untiring in her devotion, to the best interests of the children, and the marked improvement in their studies, show that her labors have not been in vain.

Each morning session of the school is opened by repeating in concert after the teacher, and learning texts of scripture and a bible lesson, with familiar comments and illustrations, and prayer, closing with the Lord's Prayer, in which the children all join,—reciting in concert.

The branches of study are the same as taught in the public schools of the town.

Learning to write is about the first anxious thought a child has after entering the Home, and it is believed our children excel in this branch of study.

The desire to receive from, and write letters to their friends is intense and universal.

One little girl who entered the A B C class less than two years ago, and is at this time under seven years of age, writes a creditable hand, or letter for a girl much older. A little boy of about the same age had written to his mother; his sister replied, "Mother cried when she read your letter, and we think you write nicely for one so young."

Five children have studied through Eaton's Common School Arithmetic, and another class have advanced to Decimal Fractions, and we have interesting classes in Grammar and Geography, but a detailed account would make our report too long.

We are greatly indebted to Messrs. Brown & Gross, of Hartford, for seventy-five volumes to replenish our School Library. The Hon. E. Carpenter sent a box of school books; Mr. T. S. Gold sent us a large quantity of Agricultural Reports, all of which please and gratify the children. We are also under many obligations to the proprietors of the "Courant" and "Evening Post," dailies, "Windham County Transcript," weekly, "Our Young Folks," and Oliver Optic's Boys' and Girls', monthly, for our supply of fresh instructive reading matter.

The fifth donation of turkeys, chickens, oysters, cakes, oranges, nuts, candies, &c., from the ever thoughtful friends in Hartford, for our Thanksgiving and Christmas entertainments, was most thankfully received and appropriated. We are also under obligations to the Hon. Henry P. Havens, of

New London, for our New Year's feast of good things. Also to the Prov., Hartford and Fishkill Railroad Co., and to the New London Northern Railroad Co., for a free transportation of the above.

In conclusion, permit us to tender our grateful thanks to all the kind friends who have in any manner aided in our work by donations of money, clothing, and bedding, or labored with us in word or deed in this delightful employment. Especially am I indebted to your treasurer for sympathy, timely advice and constant co-operation at all times.

With humility and gratitude to God do we recount these mercies of another year, and implore his guidance and blessing for the year to come.

Respectfully submitted,

J. B. CARPENTER, *Sup't.*

DONATIONS OF CLOTHING, &c., RECEIVED AT THE HOME.

East Hampton,—"Star of Hope Society," Miss Nellie M. Day, Pres., clothing, bedding, towels, &c.

Mansfield,—Mrs. H. D. Russ, Mrs. L. H. Dewing, Mrs. Salter, Mrs. O. B. Griggs, each, clothing; Mr. and Mrs. Henry Starkweather, an oyster supper and frosted cake; O. B. Griggs, M. D., for gratuitous medical attendance for year 1871.

Willimantic,—Mrs. A. B. Adams, Mrs. Andrew Chester, Mrs. Geo. A. Conant, Mrs. E. M. Cushman, each, clothing; Mr. John Conant, a barrel of Graham flour.

Windham,—Hon. William Swift, a lot of boots, shoes, and rubbers.

Hartford,—Hon. E. Carpenter, a barrel of apples; Mrs. Daniel Redfield, Misses Alice and Hattie Carpenter, each clothing.

S. Coventry,—Mrs. D. Ladoit, clothing; Mrs. D. H. Clark, Mrs. Spaulding, each cloth remnants.

- S. Manchester*,—"Ladies' Sewing Society," Mrs. W. D. Hurd, Pres. Orphan's Aid Association, Mrs. B. F. Kowles, Sec'y, each sundry packages clothing and bedding.
- Manchester*,—"Ladies Sewing Society," Mrs. Robbins, Pres., sundry packages of clothing and bedding.
- East Hartford*,—North District Society, Mrs. A. G. Olmstead, a well filled box clothing and bedding.
- Colebrook*,—"Ladies Sewing Society," Miss E. Rockwell, clothing, bedding, &c.
- Madison*,—Two Societies, Mrs. C. S. Kelsey and Mrs. John N. Meigs, each clothing and bedding.
- West Winsted*,—Mrs. Ezra Baldwin and Mrs. Mellen, each clothing and bedding, and girls' hats.
- Plainville*,—Cong. Sewing Society, Mrs. H. Johnson, Pres., clothing, bedding, &c.
- Colchester*,—Mrs. C. C. Destin, Mrs. M. S. Curtis, Miss Fannie L. Leffingwell and others, clothing.
- Staddle Hill*,—"Sewing Society," Mrs. Ashton, clothing, &c.

CASH DONATIONS FROM SUNDAY SCHOOLS, CHURCHES, AND INDIVIDUALS.

- Colchester*,—Mrs. C. C. Destin, \$3.00; Mrs. W. S. Curtis, \$1.00; Miss Fannie L. Leffingwell, \$1.00; Mary R. Willard, (a little girl eight years old,) \$2.00; Cong. Sabbath School, per S. Backus, Supt., \$5.00.
- Turnerville*,—Mr. R. R. Barrows, \$5.00.
- Kensington*,—Cong. Sab. School, per Theron Upson, \$10.00.
 " " " " H. M. Cowles, \$10.00.
- Glastonbury*,—"Eagleville Sociable," per Miss Jennie Strickland, \$6.00.
- Milford*,—Mr. John H. Wingfield, \$10.00.
- Salisbury*,—Cong. Sabbath School, per Mr. Norton, \$10.00.
- Willimantic*,—Cong. Sab. School, per Chas. S. Boss, \$7.54, Mr. Eugene Clark, \$5.00, Mr. Ira Dimmock, \$20.00, Mrs. A. W. Dexter, \$1.25, "Dramatic Club," per Mr. Samuel Fuller, \$128.00.

Mansfield,—Baptist Church, per Rev. J. F. Temple, \$7.80; Second Cong. Church, per Rev. M. C. Welch, \$32.80; Meth. E. Church, per Rev. O. Dodge, \$7.08; Mrs. L. H. Dewing, \$5.00; Miss E. Huntington, \$1.00; Mr. William Storrs, \$2.00; Mr. E. B. Smith, \$5.00; Mr. E. P. Conant, \$5.00; Mr. John S. Hanks, \$2.00; Miss E. A. Conant, \$1.00.

South Manchester,—Mrs. Halsey Hale, \$1.00.

North Manchester,—A friend, name withheld, \$2.00.

Willington,—Mr. Lucien Holt, \$1.00.

South Coventry,—Mrs. Dwight H. Clark, \$3.00; Mr. Enoch Hovey, \$3.00; Mr. Frank S. Hovey, \$3.00.

West Hartford,—Miss Eliza Butler, \$5.00; Mr. Nathan Butler, \$1.00; Miss Lizzie G. Sisson, \$1.00.

Berlin,—Cong. Sab. School, per A. North, Sup't, \$5.00.

Bozrahville,—Cong. Sab. School, per G. Smith, Sup't, \$3.25.

Simsbury,—Cong. Sab. School, per A. C. McLean, Sup't, \$15.00.

Talcottville,—"Dramatic Club," per E. H. Talcott, \$18.00.

Rockville,—Mr. George Maxwell, \$10.00.

Waterbury,—A friend who signs "Republican," \$5.00.

Goshen,—Cong. Sab. School, per E. Norton, Sup't, \$5.00.

West Meriden,—Mr. Charles L. Taylor, \$10.00.

Lebanon,—(Goshen So.) Cong. Sab. School, per J. M. Peckham, \$6.35.

Windsor,—S. John Mills, \$5.00.

Warren,—A friend whose name is withheld, \$1.00.

North Grovesnordale,—Mary Barker, an orphan girl, 50 cts.

North Coventry,—Cong. Sab. School, per W. F. Pitkin, \$21.00.

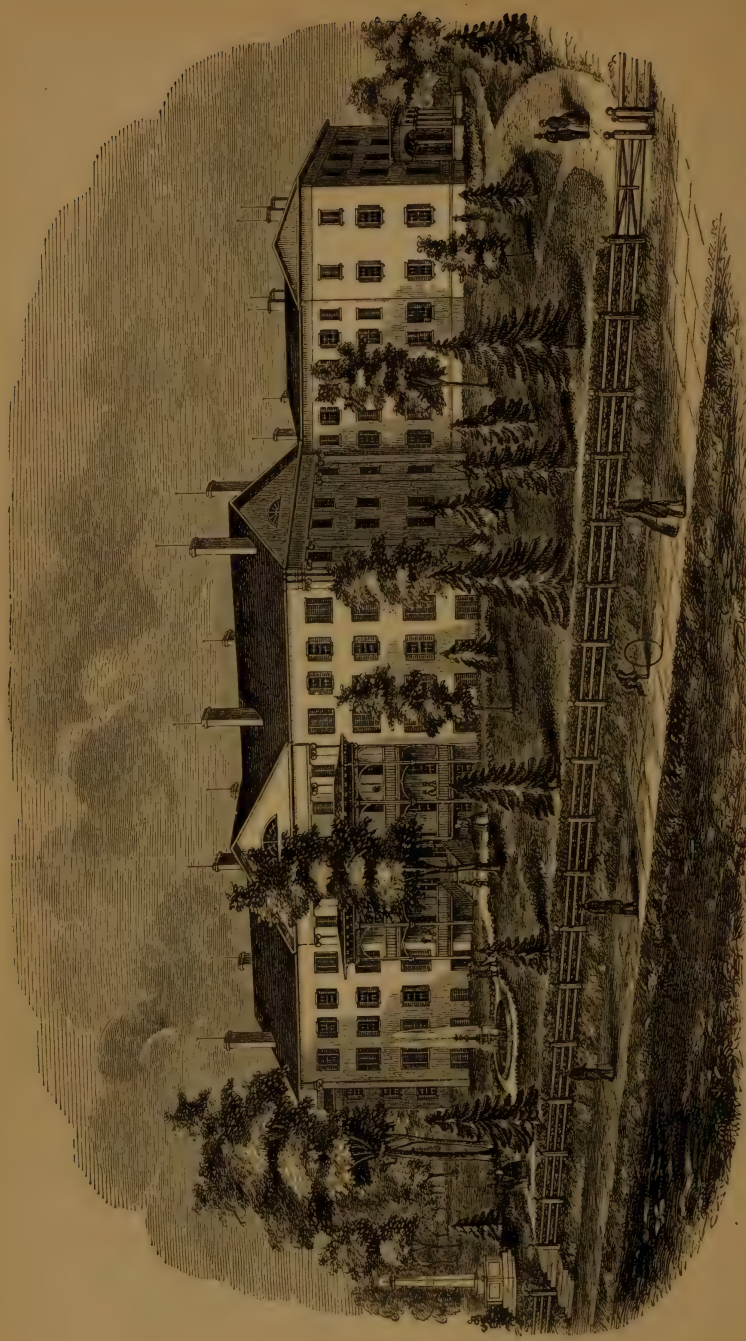
Eastford,—Mr. Albert Payne, \$2.00.

CONTRIBUTIONS FROM THE PUBLIC SCHOOLS.

Windsor,—Young Ladies Institute, Miss J. S. Williams, Prin., \$5.00. Schools, per Benj. Judkins, A. V., \$21.55; one school, per D. E. Phelps, \$2.00.

Mansfield, (*North*),—Two schools, per N. Conant, A. V., \$1.34.

- Mansfield, (South,)*—Per Rev. K. B. Glidden, A. V., \$20.85.
Greenville,—One school, Mr. N. L. Bishop, Prin., \$12.00.
Windsor Locks,—One school, Mr. L. P. Martin, Prin., \$21.50.
Westchester,—Per D. S. Bigelow, A. V., \$6.00.
New Britain,—Per John N. Bartlett, A. V., \$46.59. State
 Normal School, J. N. Carlton, Prin., \$10.00.
Plainville,—Per N. J. Seeley, A. V., \$7.80.
Washington,—Per Rev. W. S. Colton, A. V., \$15.00.
Wethersfield,—Per M. S. Griswold, A. V., \$10.00.
Chester,—Per S. W. Turner, A. V., \$10.00.
Bristol,—Per Rev. C. W. Ray, A. V., \$4.80.
Westbrook,—Per O. H. Norris, A. V., \$1.30.
Colchester,—One school, per Russell Way, A. V., \$8.75.
Fairfield, (Holland Hill,)—E. E. Benedict, Prin., \$3.60.
Bridgeport, (Black Rock,)—J. A. Wilson, Prin., \$7.00. L.
 W. Abbott, A. V., \$18.00.
Salem,—Per Henry Fox, A. V., \$7.00.
Canterbury,—Per George Sanger, A. V., \$13.25.
Lebanon, (Liberty Hill,) Per W. A. Fuller, \$3.45.
 “ (Goshen,) \$00.80.
Plymouth,—Per L. D. Baldwin, A. V., \$23.50.
Southington,—Per Mrs. E. C. Jones, \$18.50.
Cornwall,—Per John Catlin, A. V., \$00.45.
Marlborough,—W. E. Jones, A. V., \$2.35.
Sterling Hill,—One school per J. A. Gibson, \$00.75.
Middlefield,—Per P. M. Augur, A. V., \$22.26.
Ellington,—Per Edwin Talcott, A. V., \$2.70.
Rocky Hill,—N. D. Hodgkins, A. V., \$1.75.
Westport,—Per J. R. Williams, A. V., \$14.14.
Stratford,—Per A. Wilcoxson, A. V., \$6.30.
East Haddam,—Per H. B. Niles, A. V., \$24.53.
Franklin,—One school, \$2.00.
Brooklin,—Per W. Woodbridge, M. D., A. V., \$5.75.
Hampton,—Per David Greenslit, A. V., \$3.23.
North Guilford,—Per John R. Rossitter, A. V., \$11.50.
Branford,—Per Rev. Elijah C. Baldwin, A. V., \$5.50.
South Windham,—Per Rev. P. S. Evans, A. V., \$2.50.
Andover,—One school, Edgar D. White, teacher, \$00.35.



AMERICAN ASYLUM.

ALPHABET OF THE DEAF AND DUMB.

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THE
Fifty-Sixth Annual Report
OF THE
DIRECTORS AND OFFICERS
OF THE
AMERICAN ASYLUM,
AT HARTFORD,
FOR THE
EDUCATION AND INSTRUCTION
OF THE
DEAF AND DUMB.

PRESENTED TO THE ASYLUM, MAY 4, 1872.

HARTFORD, CONN. :

WILEY, WATERMAN & EATON, STEAM, BOOK AND JOB PRINTERS.

1872.

Board of Directors.

PRESIDENT.

Hon. CALVIN DAY.

VICE PRESIDENTS.

JAMES B. HOSMER,

CHARLES GOODWIN,

JOHN BEACH,

HENRY A. PERKINS,

SAMUEL S. WARD,

ROLAND MATHER,

NATHANIEL SHIPMAN,

LEONARD CHURCH.

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(By Election.)

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GEO. M. BARTHOLOMEW,

JOHN C. PARSONS,

PINCKNEY W. ELLSWORTH,

ERASTUS COLLINS,

JONATHAN B. BUNCE,

OLCOTT ALLEN,

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JOHN C. PARSONS.

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INSTRUCTOR OF THE GALLAUDET SCIENTIFIC SCHOOL.

JOHN C. BULL, M. A.

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WILLIAM H. WEEKS.

WILLIAM L. BIRD, B. A.

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MARY E. HASKELL.

CAROLINE C. SWEET.

KATE C. CAMP.

TEACHER OF ARTICULATION.

JULIA SWEET.

TEACHER OF DRAWING.

LOUISE STONE.

ATTENDING PHYSICIAN.

E. K. HUNT, M. D.

STEWARD.

HENRY KENNEDY.

ASSISTANT STEWARD.

SALMON CROSSETT.

MATRON.

MISS MARGARET GREENLAW.

ASSISTANT MATRONS.

Mrs. REBECCA A. CADY.

MISS NANCY DILLINGHAM.

RUFUS LEWIS, MASTER OF THE CABINET SHOP.

WILLIAM B. FLAGG, MASTER OF THE SHOE SHOP.

MISS SARAH A. BEACH, MISTRESS OF THE TAILORS' SHOP.

TO THE PATRONS AND FRIENDS OF THE AMERICAN ASYLUM :

In submitting their fifty-sixth Report, the Directors find no occasion for commenting on the facts given in detail by the Reports of the several Officers which are appended hereto. No important change has occurred in any Department. The financial management has been prosperous. The internal administration has been harmonious and successful.

In behalf of the Board of Directors,

J. C. PARSONS, *Clerk.*

REPORT OF THE PRINCIPAL.

TO THE BOARD OF DIRECTORS:

Gentlemen:—With the expiration of another year, it becomes my duty to present to you a Report of the condition of the affairs of the Asylum. The health of the inmates, of which the report of the physician will give a detailed account, has been generally good. Under a kind Providence, few cases of serious sickness have occurred, and we have enjoyed an exemption from epidemic and contagious diseases.

Death has entered the household, and removed two pupils from our midst. By a sad accident, which occurred during the summer vacation, William O'Neil, a little boy, eleven years of age, lost his life. He had been sent to Rockville, Conn., to spend the vacation with friends, and after staying there a few hours, started to walk back to Hartford upon the railroad track, when he was overtaken by the locomotive and killed. He came to school two years before, ignorant, vicious, and an object of pity; but by the instruction here received, he was lifted up both mentally and morally, until he had become an intelligent and promising pupil. On the eighteenth of November, Arthur E. Callender, of Cambridgeport, Mass., a bright and interesting little lad, died of congestion of the brain, after a brief illness of twenty-four hours, aged ten years. His mind was thoughtful and inquiring beyond his years, but his physical organization was delicate and feeble, and soon yielded to his severe disease. He was beloved by his teachers and associates, and, although he had been at school but about two years, he seemed to have a clear perception of that Divine knowledge which is revealed to babes. These cases are examples of the value of the language of

signs for imparting truth to the very young, and give additional testimony to the good work which the Asylum is accomplishing.

The statistics of attendance are as follows :

Number present at date of last Report,	-	-	262
New pupils admitted during the year,	-	-	25
Former pupils re-admitted,	-	-	4
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Entire number under instruction,	-	-	291
Dismissed during the year,	-	-	46
Died,	-	-	2
Number now present,	-	-	243
Average attendance during the year,	-	-	247

Owing to the unprecedented size of the school, during the preceding year, the building was uncomfortably crowded, and consequently the efforts usually made to gather in pupils were omitted. Last fall we received all who made application, but until this year, the number admitted has been much increased by exhibitions before the various legislatures, by circulating the Annual Report, and by correspondence and personal inquiry. A larger number than usual left during the last year, and our average attendance has been smaller by eight, than during the year previous. Those who will leave in June will make room for two classes of new pupils.

The census of 1870 gives us the following information in regard to the deaf and dumb. The total number in the United States is sixteen thousand two hundred and five, a proportion of one in two thousand three hundred and seventy-eight of population. Ninety-six of these are also blind; fifty-nine are also insane; one hundred and forty are also idiotic; seven are also blind and insane; eleven are also blind and idiotic. In the census of 1860, the proportion was one in two thousand two hundred and seventy-five.

In 1870 there were one thousand six hundred and fifty-four deaf-mutes in New England,—nine hundred and seventeen males, and seven hundred and thirty-seven females. The proportion is one in two thousand and forty-eight. In 1860 it was one in two thousand one hundred and eleven. The Reports of

various deaf and dumb institutions complain that the census is inaccurate, and state that many mutes are known to have been overlooked and omitted, and that the actual number is considerably larger than the census states it to be.

The statistics for New England are as follows :

	Total.	Males.	Fe- males.	5 to 20 Years.	At School.	Not at School.
Maine, - - -	351	186	165	125	53	72
New Hampshire,	188	103	85	54	19	35
Vermont, - -	167	88	78	56	19	37
Massachusetts,	656	376	280	313	181	132
Rhode Island,	71	47	24	28	9	19
Connecticut, -	221	117	104	84	52	32
Total, - -	1654	917	737	660	333	327

During the year some changes have occurred among the teachers and officers. Miss E. D. Clapp resigned her position last August, to engage in teaching in a private family, and Mr. William L. Bird, a graduate of our own High Class, and of the College at Washington, where he received the highest honors, was appointed in her place. We welcome him back to his Alma Mater, and trust that more of her graduates will be enlisted in her service.

The most marked change to be chronicled, is the retirement of Mrs. White from the position of matron. After filling the laborious and responsible office for thirty-two years,—a period of service never equalled in the history of our deaf and dumb institutions, she retired in November, to spend the remaining years of her life among more quiet scenes, with universal regret and good wishes. Her good judgment, faithfulness, and efficiency have contributed in no small degree to the welfare and prosperity of the Asylum. To each of the members of the successive classes who have come and gone during her administration, she has been a good mother, and the hundreds of graduates whom she has watched over and befriended, will ever keep her in affectionate remembrance. Her place is filled by Miss Marga-

ret Greenlaw, who for twenty years has had charge of the tailoring shop, and whose long association with Mrs. White, and knowledge of the requirements of the position, added to natural qualifications, render her well fitted to succeed her. The shop is in charge of Miss Sarah A. Beach, of Hartford, a lady thoroughly competent in her department.

The condition of the mechanical department has been quite satisfactory. The industrious habits formed, as well as the skill acquired, are of great value to our pupils in after life, and nearly all who have worked at a trade have the ability to support themselves by means of it, upon leaving the Asylum.

The special work of the Asylum in educating the deaf and dumb, has been successfully prosecuted. The conduct of the pupils has been commendable, and their diligence and application have been rewarded with good results. Forty pupils left these walls in June, to contribute to the common stock of the community the knowledge and skill here acquired; not to live as helpless dependents, but nearly all to bear their part as producers, and to become useful members of society. More than nineteen hundred pupils have received the benefits of the Asylum, during the fifty-six years of its history.

For improvement in sign making, public exercises before the whole school have been held for an hour in the afternoon, once in two weeks. They have consisted of dialogues, declamations, poetry, narratives, and representations suited to the varied capacities. The cultivation of a clear and graphic style of sign making has been attempted, in the place of the rapid and sometimes unintelligible style into which pupils are apt to degenerate. Humorous productions have occasionally appeared, and some beautiful and effective efforts of a high order of merit. The exercises have been interesting and profitable, and we expect that good results therefrom will continue to be seen in the class room, and that a higher standard of excellence will be secured in using this essential means of communication.

Instruction in articulation and lip-reading has been given, as in previous years, to twenty-five pupils, nearly all of whom are semi-mutes. They have been divided into classes of from three to six, and eight, and have been taught about thirty minutes a day. In many cases a marked improvement can be seen.

A new system of teaching articulation has recently been brought into notice in this country by Mr. A. Graham Bell of England, but lately of Canada, who says of its history—

“The system of ‘Visible Speech’ was invented by my father, Mr. A. Melville Bell, professor of vocal physiology, and it constitutes a new species of phonetic writing, based not upon sounds, but upon the actions of the vocal organs in producing them. The plan originated fully a quarter of a century ago. The idea conceived was that of representing the sounds of all languages by means of one alphabet, the characters of which should reveal to the eye the organic formation of the sound. Although my father’s professional duties as a corrector of the defects of utterance, directly favored the study of the organic formation of sounds, still the difficulties in the way of carrying out the idea were so great, that it was not until 1864 that the plan took definite shape. Then, indeed, a scheme of letters was produced which claimed to be so perfect as to represent *any sound the human mouth could utter.*”

In 1869 the first attempt was made, in England, to apply the system to the instruction of deaf-mutes. Mr. Bell speaking of its application, says—

“The system does not interfere with any existing plan of education. Visible Speech takes *no part* in the contest between articulation, on the one hand, and signs and manual alphabets on the other. In presenting his system for adoption, all that the inventor means to say is this: ‘Here is a means by which you can obtain perfect articulation from deaf-mutes; *make what use of it you choose.*’ He places the *tool* in the hands of teachers, with general directions how to use it.

“Visible Speech is not *necessarily* associated with lip-reading. There is no doubt that, in schools where lip-reading is employed, the symbols will materially assist the pupils by showing them *what to look for* in the mouths of hearing persons, but this is apart from its greater sphere of usefulness as a means of communicating articulation.

“Visible Speech does not profess to teach the deaf to *modulate their voices*; it deals with articulation pure and simple.

“There is no doubt that, by means of the symbols, the quality or ‘timbre’ of the voice may be influenced; and future ex-

periments will show how far a harsh and disagreeable voice may be made soft and pleasing by means of them.

"Deaf-mutes may be taught to modulate their voices, and to read with expression, by means of an (at present) unpublished development of Visible Speech, which aims at representing pictorially the changes of the voice in regard to force, duration, and pitch. This system constitutes an elocutionary, and, in its fullest development, a musical notation, accomplishing for the throat what Visible Speech does for the mouth.

"We all know that our deaf-mute pupils give on the playground and elsewhere *perfectly natural inflections*. They laugh and cry like other children. The problem is to make them *conscious* of the movements of their voices. Experiments in the Boston school have proved that this can be done."

* * * * *

"Analogy reveals the cause of the only partial success that has hitherto attended the efforts to teach articulation to the congenital deaf-mute. The attempt to make him utter words and sentences, *from the very outset of his education*, can only be productive of imperfect articulation. It will be difficult, and in many cases impossible, to correct afterwards the defects engendered by too great anxiety for progress on the part of his teacher.

"The mouth must be educated to produce sounds before the difficulties of spoken language can be successfully grappled with. By means of the symbols the elementary sounds may be combined in all sorts of ways to form *senseless* compounds analogous to syllables, words, and sentences. These should be uttered at first very slowly; then, by degrees, faster and faster, until the power of correct and rapid utterance has been attained. Then, and not till then, will it be safe to introduce articulation with sense attached."

The attention of educators has been called to this system, by the lectures delivered by the inventor during the last three years, in various cities of the United States, and much interest has been awakened in it. It has been introduced and adopted in the schools for deaf-mutes at Boston and Northampton, and is to be tried in others. Its success thus far has been highly commended by the press, and by various testimonials. Mr. Bell has been engaged to spend a short time at the Asylum, to impart

his system and to put it in practice, among classes of both congenital and semi-mutes. He commenced his labors upon the first of May, and the result will be regarded with much interest.

The governors and state officers of several states, and also committees from the legislatures, have shown their interest in the Asylum by official visits, and have uniformly expressed their approval and satisfaction at the condition of the school and the progress of our work. It is desirable that these visits should be frequent, so that the patrons of the Asylum may ascertain if the important trusts committed to our care are properly administered, and also become familiar with our work and interested in it.

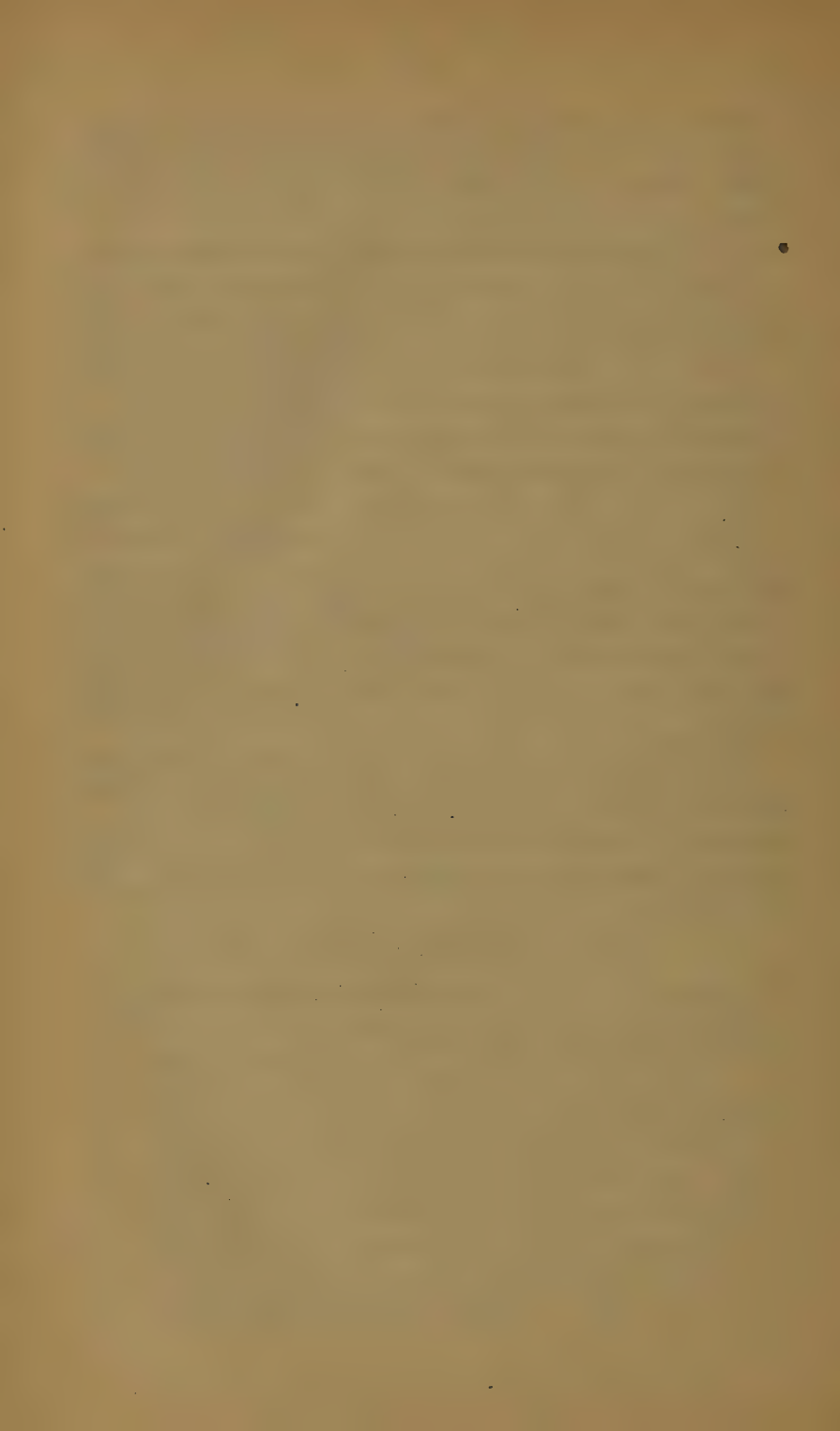
At a recent visit of the committee from the Massachusetts legislature, Hon. Robert O. Fuller, of Cambridgeport, made the pupils a present, in money, to be expended for their gratification, by a committee of their own number; and, upon consultation, a fine engraving, representing Christ blessing little children, was procured and hung in the chapel, where it serves as an appropriate ornament to the place, and a reminder of the kind donor.

In thus reviewing the history of the Asylum for the year, while no great or unusual changes have occurred, we find abundant occasion for gratitude, that its great designs have been so successfully accomplished; and we commit the school, with all its varied interests, to the watchful Providence which has guided it in the past.

Respectfully submitted,

EDWARD C. STONE, *Principal.*

AMERICAN ASYLUM, *May 4, 1872.*



REPORT OF THE PHYSICIAN.

The undersigned begs leave to report, that the high average of health which has heretofore prevailed among the pupils at the Asylum, has been fully maintained during the year which has just closed.

No disease of an epidemic character has existed; and that which has called for professional interference has usually been mild, and of brief duration.

A single death only has occurred, and that from brain disease, which was developed in a child about ten years old, of a feeble constitution, and who for years previously, had not enjoyed good health; in fact had been a confirmed invalid, in whose case a mother's constant care and watchfulness was demanded.

When disease has appeared, it has been generally acute; involving the lungs, and presenting the ordinary features of that form of pulmonary disorder, known among physicians as Bronchitis. A single case of Erysipelas also occurred during the month of March last, which was of some severity, but terminated favorably after the lapse of about two weeks.

In view of the fact that small-pox of unusual malignancy, was raging, as an epidemic, in several neighboring cities with which the people of Hartford were in constant communication, it was deemed expedient, as a wise precaution, not only to examine and vaccinate, as is customary, all new pupils on their admission at the Asylum, who had never been vaccinated, or who did not present satisfactory evidence of a previous successful vaccination; but also, at the same time, the pupils generally throughout the institution; and in all cases where vaccination had not been practiced for a period of not less than seven years, or the appearance of the arm was not regarded as satisfactory, to

reapply the vaccine test, and thus, wherever necessary, renew the impression, and with it protect the system anew, against the possible invasion of variola.

A like precaution was faithfully applied in the city, with a result which, it is but reasonable to suppose, has protected us as a community, as well as the Asylum, from the introduction of this dreaded malady.

The foregoing statement furnishes the most satisfactory proof that the Hygiene of the institution is such as to secure to the pupils a measure of health exceeding that which prevails in a majority of well regulated families. The death rate in this institution, not only during the past year, but for many years previous, and perhaps always, has been quite below that of the community by which it is surrounded, which could not have been true had any lurking malaria existed here, to contaminate the air, or had the diet and general regimen, in any respect, seriously contravened the laws of health.

The sewerage of the institution, than which nothing pertaining to health is more important, in a place like this, is all that can be desired; while the heating and ventilation are also reasonably effective.

More modern means and appliances for accomplishing these and sundry other comparatively minor purposes, would undoubtedly enhance their efficiency, and probably more nearly meet the demands of modern requirements; yet, it is the occasion of profound gratitude to God, as well as the evidence of a sound system of Hygiene, that year after year, it becomes the duty of your physician to report, as he does to-day, an almost uninterrupted and perfect degree of health as prevailing throughout the institution.

I can not, in justice to my feelings, conclude this Report, without expressing my regret at the retirement of Mrs. White, who has, for so many years and with signal ability, fulfilled the arduous duties of matron. I can myself, for many years past, bear witness to the superior wisdom and discretion which have always characterized her management of the department over which she presided, and am not a little indebted for any success which may have attended my professional services, to the unwearied faithfulness as well as discretion, with which she

has seconded them. I sincerely hope, and confidently believe, that the position she has so long and worthily filled, falls to the lot of a competent successor.

E. K. HUNT, M. D.

HARTFORD, *May* 1, 1872.

APPENDIX.

I.

DR. American Asylum in Account with Roland Mather, Treasurer. CR.

1871 April 6.	To Cash paid Hartford N. Bank, over draft per last account, - - - - -	1872 April 1.	By Rent of Dwellings, the year past, - - -	575 00
" "	To Cash paid State of Connecticut one year interest on A. Budget Fund, \$2,850, - - - - -	141 00	By Income from the Fund, the year past, - - -	24,168 97
1872 April 1.	To Cash paid Orders of the Directing Committee in favor of H. Kennedy, Steward, the year past, - - -	27,000 00	By Receipts from the six New England States, for support of Beneficiaries for the year, - - -	42,000 00
April 1.	To Cash paid Orders for Salaries, the year past, - - -	26,452 91	By Receipts from Paying Pupils, - - -	1,666 11
April 1.	To Cash paid Insurance, - - - - -	500 00	By Collections—"Fund Account," - - -	22,800 00
April 1.	To Cash paid Sundry Expenses, - - - - -	379 56		
April 1.	To Cash paid Investments, "Fund Acc't," - - -	28,500 00		
April 1.	Cash on hand, - - - - -	7,415 51		
April 1.		\$91,210 08		\$91,210 08

Examined and found correct. We have also this day examined the vouchers for the securities owned by the American Asylum, as per Inventory of the Treasurer, and find them to agree with the same.

[Signed,]

ERASTUS COLLINS, }
FRANCIS B. COOLEY, }
Auditors.

HARTFORD, April 18, 1872.

II. STATEMENT

OF THE FUND OF THE AMERICAN ASYLUM.

Invested in National Bank Stocks in Connecticut,	-	\$69,100.00
“ on Bond and Mortgage of Real Estate,	-	154,000.00
“ in Railroad Bonds, - - - -	-	19,150.00
Real Estate in Hartford, - - - -	-	86,522.88
Movable Estate, (Furniture in the Institution),	-	5,390.00
Cash on hand, - - - -	-	7,415.51
		<hr/>
		\$341,578.39
Deduct the Blodget Fund, - - - -	-	2,350.00
		<hr/>
Amount of Fund, - - - -	-	\$339,228.39
Hartford, April 1, 1872.		

III. ABSTRACT OF

DR. *American Asylum in Account with Henry Kennedy,*

To Flour, - - - - -	\$2,117.54
" Meal, - - - - -	16.00
" Cakes and Crackers, - - - - -	54.45
" Rice and Corn Starch, - - - - -	47.93
" Yeast, - - - - -	191.75
" Hay and Straw, - - - - -	205.72
" Provender and Oats, - - - - -	858.46
" Live Stock, - - - - -	120.00
" Tools, Blacksmithing, &c., - - - - -	222.75
" Butter, - - - - -	3,274.28
" Charcoal, - - - - -	391.50
" Hard Coal, - - - - -	2,349.36
" Wood, - - - - -	178.93
" Furniture, - - - - -	1,231.81
" Groceries, - - - - -	2,160.15
" Lights and Gas Bills, - - - - -	909.70
" Meat, Fish and Fowl, - - - - -	4,903.86
" Medicine, - - - - -	47.37
" Pupils, - - - - -	1,700.87
" Repairs and Improvements, - - - - -	1,793.00
" Schools and Postage, - - - - -	161.05
" Cabinet Shop, - - - - -	1,239.44
" Shoe Shop, - - - - -	1,412.39
" Tailor Shop, - - - - -	229.82
" Vegetables and Fruit, - - - - -	1,013.52
" Wages, - - - - -	3,635.48
" Washing and Soap, - - - - -	780.59
" Water Bills, - - - - -	297.00
" Miscellaneous Expenses, - - - - -	1,336.87
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	\$32,881.59
" To Balance to Credit New Year, - - - - -	780.38
	<hr/>
	\$33,661.97

CURRENT EXPENSES.

Steward, for the year ending April 1, 1872.

CR.

By Balance from last Account,	-	-	-	\$176.18
" Cash from Treasurer,	-	-	-	27,000.00
" " " Cabinet Shop,	-	-	-	599.84
" " " Shoe " "	-	-	-	145.49
" " " Tailor's " "	-	-	-	16.63
" " " Pupils,	-	-	-	1,340.72
" " " State of Maine for Clothing, &c.,	-	-	-	780.00
" " " " New Hampshire, " "	-	-	-	41.51
" " " " Vermont, " "	-	-	-	76.16
" " " " Massachusetts, " "	-	-	-	704.02
" " " " Rhode Island, " "	-	-	-	65.52
" " " " Connecticut, " "	-	-	-	333.39
" " " Rent,	-	-	-	75.00
" " " Miscellaneous sources, including sales of farm produce, live stock, surplus stores, &c.,	-	-	-	2,307.51
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				\$33,661.97

HENRY KENNEDY, *Steward.*

IV. PAPERS, PERIODICALS, &c.

THE FOLLOWING PAPERS HAVE BEEN SENT TO THE PUPILS GRATUITOUSLY DURING
THE PAST YEAR.

Name.		Where Published.
Anamosa Eureka,	Weekly,	Anamosa, Iowa.
Barre Gazette,	"	Barre, Mass.
Boston Courier,	"	Boston, "
Boston Transcript,	"	" "
Canaan Reporter,	"	East Canaan, N. H.
Christian Mirror	"	Portland, Me.
Christian Secretary,	"	Hartford, Conn.
Churchman,	"	" "
Columbian Register,	"	New Haven, "
Commonwealth,	"	Boston, Mass.
Connecticut Courant,	"	Hartford, Conn.
Connecticut Herald and Journal,	"	New Haven, "
Deaf Mute Advance,	Monthly,	Jacksonville, Ill.
Deaf Mute Home Circle,	"	Omaha, Neb.
Deaf Mute Pelican,	Semi-Weekly,	Baton Rouge, La.
Eastern Argus,	Weekly,	Portland, Me.
Hartford Courant,	Daily,	Hartford, Conn.
Hartford Post,	"	" "
Hartford Times,	"	" "
Independent Democrat,	Weekly,	Concord, N. H.
Kennebeck Journal,	"	Augusta, Me.
Life Boat, (100 copies),	Monthly,	New York City.
Maine Farmer,	Weekly,	Augusta, Me.
Maine State Press,	"	Portland, Me.
Mutes Chronicle,	"	Columbus, Ohio.
National Opinion,	"	Bradford, Vt.
New Hampshire Patriot,	"	Concord, N. H.
New Hampshire Statesmen,	"	" "
New Hampshire Telegraph,	"	Nashua, "
New Haven Palladium,	"	New Haven, Conn.
New London Democrat,	"	New London, "
New York Evangelist,	"	New York City.
New York Spectator,	"	" " "
Our Dumb Animals, (6 copies),	Monthly,	Boston, Mass.
Portland Transcript,	Weekly,	Portland, Me.
Providence Journal,	"	Providence, R. I.
Religious Herald,	"	Hartford, Conn.
Republican Standard,	"	Bridgeport, "
Rhode Island Press,	"	Providence, R. I.
Salem Register,	Semi-Weekly,	Salem, Mass.
Silent World,	Semi-Monthly,	Washington, D. C.
The People,	Weekly,	Concord, N. H.
Vermont Christian Messenger,	"	Montpelier, Vt.
Vermont Watchman and State Journal,	"	" "
Vineyard Gazette,	"	Edgartown, Mass.
Villager,	"	Amesbury and Salisbury, "
Watchman and Reflector,	"	Boston, "
Waterbury American,	"	Waterbury, Conn.
Worcester Palladium,	"	Worcester, Mass.
Zion Herald,	"	Boston, "

V.

LIST OF PUPILS

In the School within the Year ending on the first of May, 1872.

MALES.

NAME.	RESIDENCE.	ADMISSION.
Abbot, John W.....	Sidney, Maine,.....	Sept., 1865
Acheson, Charles.....	West Randolph, Mass.,.....	Sept., 1864
* Acheson, George W.	West Randolph, Mass.,.....	Sept., 1864
Acheson, Robert.....	West Randolph, Mass.,.....	Sept., 1869
Aldrich, Erwin E.	Smithfield, R. I.,.....	Sept., 1864
Anderson, Wallace E.....	South Framingham, Mass.,..	Sept., 1867
Bailey, Arthur E.	Poland, Maine,.....	Sept., 1866
Baker, Jesse H.....	Manchester, N. H.,	Sept., 1867
Baldwin, Charles F.....	Litchfield, Conn.,	Sept., 1864
† Barrett, William S.	Plymouth, Mass.,.....	Sept., 1865
Bass, Charles.....	Chicopee, Mass.,.....	Sept., 1869
Bastinella, Oliver.....	Pittsfield, Mass.,.....	Sept., 1865
Beach, Isaac P.	Branford, Conn.,.....	Sept., 1869
* Beauregard, Peter.....	North Adams, Mass.,.....	Sept., 1868
Benjamin, Thomas F.	Williamstown, Mass.,.....	Sept., 1869
Bigelow, Frank P.	St. Johnsbury, Vt.,.....	Oct., 1868
Blodget, Frank P.	Nashua, N. H.,.....	Sept., 1867
Boecking, Henry.....	New Haven, Conn.,.....	Sept., 1871
Bonner, James.....	Hartford, Conn.,.....	Sept., 1870
Bowler, Albert O.	Rockland, Maine,.....	Sept., 1867
Brown, Alpheus E.	East Canaan, N. H.,.....	Sept., 1867
Brown, Frank J.	Green, R. I.,.....	Sept., 1871
Burbee, Joseph M.	Bondville, Vt.,.....	Oct., 1870
Burbee, Ransom T.	Bondville, Vt.,.....	Oct., 1870
Burbee, Frederick	Bondville, Vt.,.....	Oct., 1870
Burnham, Harry C.....	Gardiner, Maine,	Sept., 1869
Butcher, William L.	Ansonia, Conn.,.....	Sept., 1868

NAME.	RESIDENCE.	ADMISSION.
* Butler, John	Brookline, Mass.,	Sept., 1863
Cain, Cornelius	Lewiston, Maine,	Sept., 1867
† Callender, Arthur E.	Cambridgeport, Mass.,	Sept., 1869
Cantlon, Thomas E.	Chesterfield, N. H.,	Sept., 1871
Cantlon, George W.	Chesterfield, N. H.,	Sept., 1871
Carlisle, Albert L.	Surry, Maine,	Sept., 1869
Carrigan, John F.	Littleton, Mass.,	Sept., 1871
Carter, William T.	Boston, Mass.,	Oct., 1866
Chapman, Albert W.	Cambridgeport, Mass.,	Sept., 1869
Clark, Frank H.	Easthampton, Mass.,	Sept., 1867
Clark, John	Monson, Mass.,	Sept., 1865
Collins, John	East Avon, Conn.,	Dec., 1868
Comey, Joseph H.	Foxboro, Mass.,	Sept., 1868
Connors, John J.	Mansfield, Mass.,	Sept., 1865
Cook, Thomas	Portland, Maine,	Sept., 1865
Cooper, Walter E.	Pawtuxet, R. I.,	Sept., 1871
Crane, John E.	Whiting, Maine,	Sept., 1868
Crane, Michael	Milford, Mass.,	Sept., 1870
Crocker, David P.	Barnstable, Mass.,	Sept., 1869
Culver, Samuel L.	Waterville, Conn.,	Sept., 1866
Cummings, Daniel	Greenville, Conn.,	Sept., 1864
* Cummings, John	Somerville, Mass.,	Sept., 1870
Cutter, George F.	Burke, Vt.,	Sept., 1865
Dolan, James	Providence, R. I.,	Sept., 1870
* Dougherty, Charles	Hartford, Conn.,	Sept., 1863
Drew, Frank H.	Boston, Mass.,	Sept., 1865
Duran, Edward	South Boston, Mass.,	Sept., 1865
Dwyer, Edmund	Pawtucket, R. I.,	Sept. 1871
Dyke, Samuel J.	Northfield, Vt.,	Dec., 1869
Ensly, Christian	Southington, Conn.,	Sept., 1870
Erbe, Herman	Southington, Conn.,	Sept., 1865
Estabrook, Endor E.	Lowell, Mass.,	Sept., 1870
Fahy, Daniel	New Haven, Conn.,	Sept., 1868
* Fahy, Thomas	Pittsfield, Mass.,	Sept., 1862
Farley, James	Lowell, Mass.,	Sept., 1868
Farnham, Charles	Hodgdon's Mills, Maine,	Sept., 1870
Fenner, James A.	Oneco, Conn.,	Sept., 1871
Fish, Charles	Danby, Vt.,	Sept., 1865
Fisher, Charles	Francistown, N. H.,	Sept., 1869

NAME.	RESIDENCE.	ADMISSION.
Fleming, David	Barre, Mass.,	Sept., 1869
Folsom, Charles F.	West Waterville, Maine,	Oct., 1868
* Freallick, James F.	Provincetown, Mass.,	Sept., 1865
Frisbee, Edward	Charlestown, Mass.,	Sept., 1866
Gaffaney, Edward	Nashua, N. H.,	Oct., 1871
Gambol, John.	South Boston, Mass.,	Oct., 1864
Gardner, William M.	Hardwick, Mass.,	Sept., 1864
Gay, Elon R.	Nashua, N. H.,	Sept., 1870
Gerry, Alexander W.	Charlestown, Mass.,	Sept., 1868
Glidden, John F.	Rochester, N. H.,	Sept., 1870
* Graham, Samuel.	Newark, N. J.,	Sept., 1866
Hagarty, Joseph.	N. Providence, R. I.,	Sept., 1871
Hargrave, Albert C.	East Boston, Mass.,	Sept., 1867
Hawley, Emory A.	Leverett, Mass.,	Sept., 1869
Hawley, Levi R.	Leverett, Mass.,	Sept., 1865
Hawley, Lewis N.	Leverett, Mass.,	Sept., 1865
Hayden, Othello D.	Stoughton, Mass.,	Sept., 1863
Holt, George.	Lewiston, Maine,	Sept., 1869
Hull, Howard	Plainville, Conn.,	Sept., 1871
Ingram, Herbert O.	Williamsville, Vt.,	Sept., 1869
* Jellison, Simon.	Monroe, Maine,	Sept., 1865
Jellison, Henry A.	Lynn, Mass.,	Oct., 1870
Josselyn, Andrew P.	East Foxboro, Mass.,	Sept., 1863
Kellaher, Timothy.	Sandwich, Mass.,	Sept., 1869
Kellom, Arthur C.	Hillsborough Bridge, N. H.,	Oct., 1871
* Kendall, Phillip.	South Windsor, Maine,	Sept., 1865
Kinney, Edson L.	Houlton, Maine,	Sept., 1868
Knapping, Charles E.	Brooklyn, Conn.,	Sept., 1870
Knight, Charles E.	Worcester, Mass.,	Sept., 1868
Koch, William.	New Britain, Conn.,	Sept., 1868
Ladd, Amos A.	East Haddam, Conn.,	Sept., 1866
Littlefield, Frederick M.	Kennebunk, Maine,	Sept., 1868
Lucy, John B.	Haverhill, Mass.,	Sept., 1868
Lurvey, Charles W.	Gloucester, Mass.,	Sept., 1868
Mackintosh, George.	Canton, Mass.,	Sept., 1864
Marr, Hiram A.	North Washington, Maine,	Sept., 1870
Marr, Ira	North Washington, Maine,	Sept., 1867
Martin, Alef J.	Portland, Maine,	Sept., 1871
* Martin, Charles H.	Salem, Mass.,	Sept., 1863

NAME.	RESIDENCE.	ADMISSION.
Mayberry, Howard H.....	Otisfield, Maine,.....	Nov., 1870
McCann, Wm. Henry.....	Waterbury, Conn.,	Sept., 1871
McCarty, John.....	Andover, Mass.,	Sept., 1865
McCue, John H.	New Haven, Conn.,.....	Sept., 1870
* McDonnell, John	West Stockbridge, Mass.,...	Sept., 1865
McGinn, John.....	North Providence, R. I.,...	Nov., 1870
McGinnis, John.....	Worcester, Mass.,.....	Sept., 1871
* McKinney, William J....	Alleghany City, Penn.,....	Sept., 1865
* McMaster, Hugh H. B....	Pittsburgh, Penn.,.....	Sept., 1864
* McMechen, James H.	Wheeling, West Virginia, ..	Aug., 1865
McWilliams, George A.	Fall River, Mass.,.....	Sept., 1870
Meacham, George.....	Chester, Mass.,	Sept., 1868
* Meagher, Michael.....	Waterbury, Conn.,.....	Sept., 1865
Merriweather, Titus.....	Hartford, Conn.,.....	Sept., 1863
Mitchell, Isaac.....	New Haven, Vt.....	Sept., 1867
Moulton, Thomas.....	Buxton Center, Maine,.....	Sept., 1864
Muth, John	Hartford, Conn.,.....	Sept., 1865
O'Keefe, John	New Haven, Conn.,.....	Sept., 1868
O'Keefe, John T.	Bellows Falls, Vt.,.....	Sept., 1871
O'Neil, Michael.....	Springfield, Mass.,.....	Sept., 1866
O'Neil, John	Thorndike, Mass.,.....	Sept., 1867
* O'Neil, William.....	Rockville, Conn.,.....	Sept., 1869
Owen, Abel B.	Deering, N. H.,.....	Sept., 1870
Parsons, Robert N.	Hazardville, Conn.,.....	Sept., 1869
* Pattee, Wilbur D.....	Alexandria, N. H.,	Sept., 1867
* Patterson, Charles	Saco, Maine,.....	Sept., 1864
Paul, John E.	Cambridgeport, Mass.,.....	Sept., 1867
Perry, James W.	Milton, Mass.,.....	Sept., 1868
Powers, James.....	Boston, Mass.,.....	Sept., 1865
Price, John F.	Keene, N. H.,.....	Oct., 1869
Quincy, Josiah.....	Monson, Mass.,.....	Sept., 1865
Richmond, Ephraim H.	Voluntown, Conn.,.....	Sept., 1865
Risley, Charles E.	Hartford, Conn.,.....	Sept., 1871
Roberts, Frank B.	Boston, Mass.,	Sept., 1866
Rock, Fred C.....	Hartford, Conn.,.....	Sept., 1870
* Rudolph, William.....	Boston, Mass.,.....	Sept., 1866
Sawyer, Charles J.	West Buxton, Maine,	Sept., 1870
Seaman, Mortimer, W.	Bridgeport, Conn.,.....	Sept., 1866
* Seiders, David M.....	Waldoboro, Maine,.....	Sept., 1868

NAME.	RESIDENCE.	ADMISSION.
Shaler, Joseph.....	Palmer, Mass.,.....	Sept., 1869
Shippee, John H.	North Foster, R. I.,.....	Sept., 1870
Simpson, George A.....	Hartford, Conn.,.....	Sept., 1868
* Skelley, Edwin J.....	Rochester, N. H.,.....	Sept., 1867
Skillin, Henry H.	Portland, Maine,.....	Sept., 1869
Skillin, Frank E.	Portland, Maine,.....	Sept., 1869
* Small, George B.	Hartland, Vt.,.....	Sept., 1865
* Smith, Orlando A.....	Roxbury, Mass.,	Sept., 1863
Soper, Joseph W.	Lowell, Mass.,	Sept., 1868
Sparrow, Wilbur N.	Eastham, Mass.,.....	Sept., 1864
Spencer, Edwin Lee	Seymour, Conn.,	Sept., 1870
Staples, Ebenezer E.	Taunton, Mass.,.....	Sept., 1868
Starrett, Elias A.....	Burnham, Maine,.....	Nov., 1868
Stevens, William.....	Stonington, Conn.,.....	Sept., 1867
* Stillman, Henry D.	Cumberland Hill, R. I.,.....	Sept., 1870
Streeter, Frank.....	Northfield, Mass.,.....	Sept., 1869
Strout, George E.	Bangor, Maine,.....	Sept., 1870
Tufts, Samuel A.	Malden, Mass.,.....	Sept., 1865
Twambley, John A.....	Kenduskeag, Maine,.....	Sept., 1870
Verry, Walter S.	East Greenwich, R. I.,	Sept., 1868
Walker, Fred.....	Norwich, Conn.,.....	Sept., 1864
Wardman, Samuel.....	Ballardvale, Mass.,	Sept., 1866
Waters, Warren L.....	Hartford, Conn.,.....	Sept., 1865
Weaver, Jonathan.....	South Woodstock, Conn.,...	Sept., 1866
* Webb, Clarence A.....	Canterbury, Conn,.....	Sept., 1864
* Wentworth, Sylvester W. .	Ipswich, Mass.,.....	Sept., 1864
West, Benjamin D.	Chilmark, Mass.,	Sept., 1868
* Wheeler, Stanton F.....	Plymouth, Vt.,.....	Sept., 1863
* White, Henry.....	Roxbury, Mass.,.....	Sept., 1866
White, Willie E.....	Epping, N. H.,.....	Oct., 1871
Williams, Edwin.....	Wells, Maine,.....	Sept., 1870
Wilson, Charles.....	Francistown, N. H.,.....	Sept., 1870
Wilson, William S.	Francistown, N. H.,.....	Sept., 1870
Wood, Charles E.	Boston, Mass.,	Sept., 1868
Wright, Jed. Bliss.....	Highgate, Vt.,.....	Mch., 1871
* Young, William F.	East Boston, Mass.,	June '66 & Sept., '71

FEMALES.

NAME.	RESIDENCE.	ADMISSION.
Adams, Alda M.	Charlestown, Mass.,	Sept., 1866
Allard, Hattie M.	North Cambridge, Mass.,	Sept., 1871
Axt, Matilda.	New Haven, Conn.,	Sept., 1866
Ayshers, Mary.	Hartford, Conn.,	Feb., 1867
Bailey, Lottie L.	Colchester, Conn.,	Sept., 1871
Barnard, Ada J.	Lowell, Mass.,	Sept., 1865
Barrett, Nellie E.	Antrim, N. H.,	Sept., 1868
* Bishop, Stella M.	East Avon, Conn.,	Sept., 1866
Bond, Julia P.	Hartford, Conn.,	June, 1865
Boothby, Emily.	Portland, Maine,	Oct., 1869
Boothby, Hannah C.	South Waterboro, Maine,	Oct., 1871
Bosworth, Mary L.	Eastford, Conn.,	Sept., 1870
Boynton, Edith A.	Enfield, Mass.,	Sept., 1869
Brown, Mary E.	Kensington, N. H.,	Sept., 1868
* Brown, Susan F.	East Canaan, N. H.,	Nov., 1865
Burbee, Eliza A.	Bondville, Vt.,	Sept., 1869
* Callahan, Margaret	Waltham, Mass.,	Sept., 1868
Carey, Mary.	Boston, Mass.,	Sept., 1863
Case, Lillie A.	East Avon, Conn.,	Oct., 1867
Chaffin, Abbie L.	Worcester, Mass.,	Sept., 1865
Chapman, Nelly F.	McLains Mills, Maine,	Sept., 1869
* Coggins, Bridget.	Lowell, Mass.,	Sept., 1868
Cole, Lizzie M.	Concord, N. H.,	Sept., 1867
Daley, Nancy J.	Chester, Conn.,	Sept., 1865
* Darghan, Joanna.	New Haven, Conn.,	Sept., 1867
Dube, Adeline.	Orono, Maine,	Sept., 1866
Duffy, Ellen.	Boston, Mass.,	Sept., 1867
Dunnell, Marilla.	Buxton Center, Maine,	Sept., 1866
Emerson, Gertrude.	Danby, Vt.,	May, 1864
Fahy, Honora.	Pittsfield, Mass.,	Sept., 1869
Fenner, Ida A.	Oneco, Conn.,	Sept., 1870
* Flagg, Clarinda J.	Hartford, Conn.,	Sept., 1862
French, Martha A.	Tewksbury, Mass.,	Sept., 1870
* Frost, Harriet E.	Veazie, Maine,	Sept., 1865
Fuller, Aurelia N.	East Hampton, Conn.,	Sept., 1871

NAME.	RESIDENCE.	ADMISSION.
Gillem, Jennie J.....	Benicia, Cal.,.....	Sept., 1870
Glinnon, Anne.....	Jamaica Plain, Mass.,.....	Sept., 1869
Hamilton, Catharine S.....	Dorchester, Mass.,.....	Sept., 1869
Hanson, Mary S.....	Searsport, Maine,.....	Oct., 1870
Harper, Sarah.....	New London, Conn.,.....	Sept., 1867
* Hartshorn, Annie.....	Boston, Mass.,.....	Sept., 1865
Hawley, Mary J.....	Leverett, Mass.,.....	Sept., 1870
Hawley, Sarah.....	Leverett, Mass.,.....	Sept., 1869
Hodgman, Mary.....	Knox, Maine.....	Sept., 1868
Holt, Robina.....	Lewiston, Maine.....	Sept., 1869
* Howe, Eldora.....	Marlboro, Mass.,.....	Sept., 1861
Hull, Ida.....	Plainville, Conn.,.....	Sept., 1864
Jackson, Martha A.....	Stowe, Vt.,.....	Sept., 1869
Johnson, Fannie L.....	Jewett City, Conn.,.....	Sept., 1871
Johnson, Linna.....	Bromfield, Maine,.....	Sept., 1870
* Kennedy, Mary.....	Lawrence, Mass.,.....	Sept., 1869
Ladd, Flora B.....	Island Pond, Vt.,.....	Sept., 1870
Lee, Mary J.....	East Longmeadow, Mass., ..	Sept., 1864
Leonard, Annie.....	Shoreham, Vt.,.....	Sept., 1868
Littlefield, Elizabeth.....	Kennebunk, Maine,.....	Sept., 1868
Lockwood, Nancy.....	Stamford, Conn.,.....	Sept., 1868
Lovejoy, Lydia A.....	Augusta, Maine,.....	Sept., 1867
Lummis, Delia A.....	Chaplin, Conn.,.....	Sept., 1866
* Marr, Anna M.....	North Washington, Maine, ..	Sept., 1867
Marr, Hannah J.....	North Washington, Maine, ..	Sept., 1869
Marshall, Mary E.....	Stowe, Vt.,.....	Sept., 1869
Martes, Elizabeth.....	Charlestown, Mass.,.....	Sept., 1867
Mason, Flora.....	Bangor, Maine,.....	Sept., 1870
Mayberry, Clara E.....	Otisfield, Maine,.....	Nov., 1870
Mayberry, Cora E.....	Otisfield, Maine,.....	Nov., 1870
McCann, Margaret.....	Waterbury, Conn.,.....	Sept., 1870
McDonough, Elizabeth A....	Russell, Mass.,.....	Oct., 1864
Meacham, Morcellia.....	Chester, Mass.,.....	Sept., 1866
Megel, Catharine L.....	Swampscott, Mass.,.....	Sept., 1871
* Monahan, Anna.....	Lowell, Mass.,.....	Sept., 1867
Mooers, Henrietta.....	Milo, Maine,.....	Sept., 1870
* Moore, Eliza A.....	Derby, Conn.,.....	Sept., 1863
Moulton, Florette.....	Biddeford, Maine,.....	Sept., 1864
O'Brien, Bridget.....	Portland, Maine, ..	Dec., 1868

NAME.	RESIDENCE.	ADMISSION.
O'Hearn, Eliza.....	Tewksbury, Mass.,	Sept., 1864
Parsons, Julia	Gloucester, Mass.,	Sept., 1868
Partridge, Sarah.....	South Meriden, Conn.,	Sept., 1868
* Perron, Clara.....	Yantic, Conn.,	Sept., 1867
Proctor, Emma J.	West Gloucester, Maine,	Sept., 1866
Quinn, Katie	Barton, Vt.,	Sept., 1868
Quinn, Mary	Williamstown, Mass.,	Sept., 1869
Reekie, Ellen B.	Clinton, Mass.,	Sept., 1868
Reekie, Margaret	Clinton, Mass.,	Sept., 1870
Richardson, Amelia	Mausfield, Mass.,	Oct., 1866
Robbins, Olive J.	North Haven, Maine,	Sept., 1869
Russell, Elizabeth.....	Lovell Center, Maine,	Sept., 1869
Russell, Marybell	Brewer Village, Maine,	Oct., 1870
Sanborn, Hester E.	East Wilton, Maine,	Sept., 1867
Sargent, Lizzie M.	Concord, N. H.,	Sept., 1867
Smith, Mary J.	East Hartford, Conn.,	Sept., 1865
Soper, Ella J.	Lowell, Mass.,	Sept., 1866
Stevens, Lizzie A.	Gardner, Mass.,	Sept., 1868
Stevens, Mary A.	Gloucester, Mass.,	Sept., 1867
Stuart, Harriet N.	North Berwick, Maine,	Oct., 1867
Stuart, Nellie F.	Rockport, Mass.,	Sept., 1871
Taft, Marion L.	Worcester, Mass.,	Sept., 1864
Talcott, Lillia M.	Bolton, Conn.,	Oct., 1866
Tilton, Emma J.	Cheshire, Mass.,	Sept., 1869
Treat Bertha H.	Frankfort, Maine,	Oct., 1868
Tisdale, Jennie M.	North Bridgewater, Mass., ...	Sept., 1866
Walsh, Kate	Norwich, Conn.,	Sept., 1868
Wardman, Susanna	Ballardvale, Mass.,	Sept., 1869
* Wentworth, Ella J.	Ipswich, Mass.,	Sept., 1866
West, Deidama J.	Chilmark, Mass.,	Sept., 1868
White, Mary B.	Norton, Mass.,	Sept., 1869
Whiting, Flora E.	Lovell Center, Maine,	Sept., 1869
Whitney, Hattie M.	Gray, Maine,	Sept., 1867
* Willey, Florence H.	Lockport, N. Y.,	Sept., 1866
Wilson, Hattie E.	Easton, Conn.,	Sept., 1869
Wing, Nancy A.	Wayne, Maine,	Sept., 1867
Woolson, Annie K.	Hopkinton, Mass.,	Sept., 1869

* Not present, May 1, 1872.

† Died.

SUMMARY.

			Males.	Females.	Total.
Supported by Maine,	-	-	29	30	59
" New Hampshire,	-	-	17	5	22
" Vermont,	-	-	12	7	19
" Massachusetts,	-	-	68	41	109
" Rhode Island,	-	-	10	0	10
" Connecticut,	-	-	36	24	60
" New Jersey,	-	-	1	0	1
" Friends,	-	-			10

					290
Whole number in attendance within the year,	-	-			290
Greatest number at any one time,	-	-			248
Average attendance during the year,	-	-			247



VI.

SPECIMENS

OF

ORIGINAL COMPOSITION.

It is a rule of the school, that specimens of composition published in our annual reports, and also the letters sent at stated times to the friends of our pupils, shall receive no correction, except such as their respective authors can make, on a careful review, when the errors they contain are pointed out by a teacher. The following are prepared in accordance with this rule; and, in judging of them, it is important to consider the age of the writers, their time of instruction, and whether they were born deaf, or lost their hearing after they had probably acquired some available knowledge of spoken and written language.

A girl has three puppies. The girl loves the puppies. The puppies play. The girl catches the puppies. The puppies sleep.

H. M. A.

(By a girl, eight years of age; born deaf; under instruction eight months.)

Thomas calls three hens. The hens run. Thomas feeds the hens. Thomas catches the hens. Thomas kills the hens. Thomas carries the hens. Mother cuts the hens. Mother cooks the hens. Thomas and mother eats the hens. Thomas loves mother.

G. W. C.

(By a lad, thirteen years old; born deaf; at school eight months.)

An old man has a black monkey. The monkey dances. Boys and girls see the monkey. The boys and girls laugh at the monkey. A young gentleman gives the monkey ten cents. The monkey thanks the gentleman.

J. T. O.

(By a lad, fourteen years old; lost hearing at 6; at school eight months.)

Last Wednesday two boys walked by a river. One boy's name was Peter. One boy's name was Dick. Peter had a black and white dog. He carried a stick in his hand. He threw a stick in his hand into the water. The dog carried the stick to Peter. The dog was good. Peter loved his dog much.

H. A. J.

(By a lad, twelve years old; born deaf; at school two years.)

Four little birds lived in a nest on a tall tree. Every day the old birds fed the birds. They ate bugs and worms. One day the old birds flew away. A long black snake saw the nest. It crawled up the tree and looked at into the nest. The little birds were afraid very much. It caught and ate the birds.

M. L. B.

(By a girl, eleven years old; lost hearing at three; at school two years.)

HARTFORD, May 16th, 1872.

My dear mother.

I am well. Are you well? Mr. S. is kind very much. Mr. S. watches all deaf and dumb. I see my letter and read my letter and very glad I receive my letter and thank you. I will go home next June and glad to see you. I am learn and improved and wise and smart and be good. Mr. S. explains the bible. I am interested. I like American Asylum best than speak children school. I am playing with my ball often. I like playing. Last Saturday I went to the city. I like to visit very much. Next year I will go to Chester. I want to see my father and my mother and my sister and my brother and my friends. I think my brother will not come to Hartford. Etta is a very good girl, and Earnest is a very good boy. I send love to my friends. I see many cars. I will be glad to see you. Last Saturday Martin went to cars. He walked up the stair, and opened the door and walked through the door. He sat on the bench. The cars ran very fast. I am sorry for my brother go home. Master B. is sick. He is lying in a bed. I hope to receive your letter. Good bye.

Your affectionate son,

F. R. B.

(A letter by a boy, twelve years old; lost hearing at 2; at school two years.)

HARTFORD, March 27th, 1872.

My Dear Mother.

I am writing a letter to you. I had a letter from my sister and brother last afternoon. My sister wrote the letter very well. Thir-

teen weeks we will go home. Yesterday afternoon we came to this school. We wrote a new story, addition, subtraction, and explained about the animals. The teachers read the slates. They think my teacher's class are improving. Perhaps we will learn the geographies next week. My teacher is going to Mr B's examination. Last Saturday we went to the chapel. We sat down. Soon we saw the tableaux, and liked to see them very much. They were very funny. Then we have gone to our beds to sleep on the beds. I have dreamed about you and my father. It is not true. Mr W is very sick with fever. He cannot teach his class. Miss S is teaching Mr Ws' class. I like to learn in the school very much. I am two years and a half in the school. Mr S.'s wife has a baby. Its name is Jennie. Next week we will go to the chapel and Mr S. will preach about God. Next summer I will go to the mountain. I like to walk on the mountain. I like it very much. I was going to ask Miss G and let me play out but I cannot play out because it is raining. I can walk in the piazza. I put the shawl and hat on. I walked in the piazza. It is not pleasant to day. In this morning I arose up and dressed the dress on. Then I made the bed and went to eat and sat down. Mr B. prayed about God, and then I ate the bread, butter, hash and fried bread. I learned my lesson and remembered to study it. Then I went to the chapel. Mr C preached about Pharaoh and Israel and then I learned in this school. Did you ever see any real live robbers? I sometimes play with games. I like them very much. I send love to my friends. I am well. Please write a letter to me soon.

From your aff. daughter,

M. E. M.

(By a girl, twelve years old; born deaf; at school three years)

DESCRIPTION OF A PICTURE.

This little boy's name is Charles. He has broken a little pitcher. I think his mother will punish Charles. I think Charles is a very bad boy. Charles has a whip. I think Charles will whip a cat. I hope Charles has not told his mother a lie. I can see the little flower-pot on the window. I can see a cat on the floor. I think the cat mews, when she is hungry. When the mother strokes her back she purrs. I can see the mother will put her table-cloth on the table. I can see Charles' hat on the narrow board. I think his father works in the shop. The father will come to his home. Charles and his mother and his father will eat dinner. I think the father is angry because Charles has broken the pitcher. I can see the plates and cups on the shelves. I see the cat is rubbing against the mother's dress. I think Charles will play out of the house. Charles likes to play with his whip. I think Charles will go to school. He will try to

learn his lesson. The cat catches rats and mice in the night. She will eat them. Charles' mother will love her Charles. Charles will love his mother. J. S.

(By a lad, sixteen years old; lost hearing at four; at school three years.)

A STORY.

Last summer a very little boy went from the city and lived on the farm. His name was Charlie. One day the boy's father gave a black hen to him. He said, "I will give twelve eggs to you." He was happy with the hen. He did not like to wait for the eggs. He found some eggs and put them in a nest. Then he caught the hen. He carried it to the nest. He put it in the nest, but it flew to the barnyard again. He tried to catch the hen, but he could not catch it. Then the boy put some corn in his right hand. He held it. The hen saw the corn in the boy's right hand, and came to eat it. The boy caught the hen and carried it to the nest. He put it in the nest to sit on the eggs. He put a large stone on the poor hen's back. He told the hen "stay in the nest." In the morning the boy went to see if the chickens were hatched. He saw the hen was dead. He was very sorry because the hen was dead. A. L. C.

(By a lad, twelve years old; lost hearing at five months; at school three years.)

LOUIS KOSSUTH.

Louis Kossuth was born in 1802 and he lived in Hungary. At first he studied in the school and then he was very wise. He became a nobleman and he was very good. When he became a man, he printed a few newspapers to declare to the Hungarians that the Hungarians should fight against the Emperor of Austria. But he was captured by the Emperor of Austria and the Emperor of Austria sentenced him to be put in a prison for some years. When he was in the prison, he was not lazy and he worked in learning the languages of the English, Germans, French and other people. The Emperor of Austria allowed him to go to Hungary again and he lived there some years. Then he felt to rebel against the Emperor of Austria. He declared to the people that they must help him to fight against the Emperor. He collected many people and he was the President of Hungary. He fought against the Emperor and he began to be successful, but the Emperor of Russia sent his army to help the Austrians and finally the Emperor of Austria conquered him and Kossuth went away to Turkey in Europe. The Emperor of Austria asked the Sultan of Turkey to give up Kossuth and he would capture him but the Sultan

refused to give him to the Emperor. The newspapers told the people of England and the United States about Louis Kossuth and they rejoiced that he was brave. About 20 years ago the Congress sent a ship which was named the Mississippi and which was commanded by Capt. Long. The ship went away to Constantinople in Turkey and Kossuth and his family were in it. It sailed to France but the Emperor there declared that Kossuth should not go through France and the ship must go to England. When the ship arrived there, a great many people assembled to see Kossuth and Kossuth spoke about helping the Hungarians and the people were very much interested to hear him speaking. He visited many cities in the country of England. In a few weeks the Mississippi came to the United States with Kossuth and his family. He arrived at the city of New York and he spoke to all the people and he visited many cities in the U. S. At last he went to Washington the capitol to see President Fillmore and Sec. Webster and Congress. Sec. Webster made a speech to him and Kossuth spoke about helping the Hungarians to fight against the Emperor of Austria. He told the people that if the people would give each one dollar, he would give each one a certificate. He went to England again to live. If he is alive, he is about seventy years old. J. M'C.

(By a lad, sixteen years old; lost hearing at two and one-half; at school six and one-half years.)

A STORY.

Once a little boy lived in Liverpool in England and went to the sea to swim. He liked to swim in the sea and it began to run into the tide. He swam from the sea shore with the tide and tried to swim up to the sea shore. But he did not reach it. Some sailors saw him swimming down in the tide and rowed a boat. They took him and saved him. They sailed with him to Dublin. They gave the old and ragged clothes and boots and a hat to him. They were very kind to him. They arrived at Dublin in Ireland. A gentleman walked from his house to the sea shore and saw his clothes lying near the sea shore. He picked them up and looked for the small pieces of paper of Master Tom's name. He knew that he lived with his father. He went to the door and met his father and told him about the clothes. His father thought the boy was drowned in the water. He was sorry. His mother wore a black dress and a black bonnet. She was very sorry for him. By and by the sailors and the boy came to the sea shore again and arrived there. He was ashamed to show the people his ragged and poor clothes and he came to the door and knocked. The servant heard him standing near it and opened it. She was very much surprised to see the boy and knew him. She ran to his

father she told him about him and he came to the boy. He embraced the boy. They were very glad to see him. His mother fainted because she was so glad.

E. E. A.

(By a lad, sixteen years old; born deaf.)

ABOUT PROFESSOR MORSE.

Rev. Jeddiah Morse who lived in Charlestown wrote the first Geography. S. F. B. Morse was born in 1791. His friends named Benjamin West and Allston taught him to be an artist. When he was 25 years old he went to England to learn to be an artist. Then he left the country of England and went to New York college. He was a good artist. He was a professor of the N. Y. college. He taught chemistry. Then he made a small telegraph which was about 1-2 mile long. It was good but somewhat mixed. In 1837 he went to Washington D. C to ask the congressmen to give him money to make the telegraph, but the congressmen refused to give it to him. He failed and went away but his friend named Mr. Kendall helped him and asked the congressmen to let him make the telegraph. Finally in 1843 the congressmen gave him \$30,000. He was very glad. He made the telegraph line from Washington to Baltimore. Mr. Morse asked a lady named Miss Anna Ellsworth for the first message. Miss Ellsworth told him, "What hath God wrought." So he invented the telegraph for the U. S. England France &c. He went to England and taught them how to make the telegraph. The Turkish Sultan gave him a diamond medal. The Sovereigns of France, Italy Spain and Russia also gave him gold medals. The French people gave him \$100,000. The people honored him and made a statue of him. His house was very nice which was on the Hudson River. He saw a beautiful lady named Sarah Griswold whom Mr. Bartlett taught in N. Y. He asked her mother by telegraph to let him marry her. Her mother telegraphed to him and she let him marry her. So he married her. He was 81 years old when he died last April 2nd, 1872. He was buried in New York. The people and congressmen will have a meeting in Washington D. C. The people of U. S. and Europe always remember him.

J. G.

(By a lad, sixteen years old; lost hearing at four.)

MY TRIP TO CAMP STEVENS.

When I was a little girl, I lived with my Aunt Sarah, who was always very kind to me. Once during the last war she told me that she was going to a camp with me and at first I did not want to go and told her that I was afraid the soldiers would fight and shoot me accidentally but

finally I was pleased to go, for my aunt told me they were not going to fight. This camp was called Camp Stevens but whether it was called so in honor of some of my ancestors or not I cannot tell. It was in the town of Groton near Groton Junction in Massachusetts. In the morning we got all prepared with baskets of provisions for the way and soon I was surprised to know that my Uncle Aaron and his wife and another aunt and my cousin Flora, with whom I used to play almost every day, were going too, with another uncle who belonged to a regiment there, and who was returning to the camp after having been home on a furlough. We all got into the cars and left Gardner sometime in the forenoon and I remember that the cars were filled with many other persons and soldiers. We staid at night at Dr. H's house which was near the camp. He was a soldier at that time and I remember him a little. In the morning we went to the camp, where we remained almost a week, every day eating with the soldiers, visiting the different barracks and seeing the soldiers taking naps in berths one above each other and I remember that I was taken up in my uncle's berth several times but as it was so long ago I confess that it seems to me only as a dream. As I was not deaf then, I heard them sing some splendid songs—some which were sad and some were gay and sweet and the last song I heard them sing was "My Heavenly Home is bright and fair." During the last evening we remained with them and many tears were shed by many wives and children who had to part with their husbands or fathers, whom they might never see again. I remember my Aunt Betsy shed many tears for she feared that she should never see her husband again, but Uncle James—that was his name—was very brave and did not expect anything to befall him. He was a good man and used to take Cousin Flora and myself up on his knees and play with us, and I do miss him very much now and also Flora who died one or two years after visiting the camp. I see Uncle James' horse which he left almost every day when I am at home and I always think of him then. On the morning of the parting day I saw the soldiers all dressed in bright uniforms and their bayonets shining brightly and the music sounded so good and sweet that it made us think how much nicer it would be if they were not really going to war. A very sad parting it was but no one could help it. I saw them leave and heard many "Good Bye" words spoken. They went to New York and left us feeling very sad. Uncle James arrived at New York safely, but soon got the diptheria but he did not want to come home for he thought he would soon get well and he got on board of a boat and after a few days he became sea-sick and died soon after he reached New Orleans. His body was brought back again and buried in Gardner where I sometimes see his grave. Also many others died and never reached their homes or talked with their wives or children again. My dear friend Lula's father went and returned safely but she lost one uncle. My Aunt Sarah says that one day while I was visiting the camp Flora and I ran away and soon we were lost. We sat down and began to cry when some one came

along and showed us the way back to the camp. This is all I can say, and every time I think of these events it fills me with sorrow and sadness.

L. A. S.

(By a girl, 15 years old; semi-mute; at school four years.)

The following are from members of the Gallaudet Scientific School.

MY DEAFNESS.

You have probably all heard of Maine being noted for its vast forests, and the immense number of ships that are built there, and the large quantities of timber that are cut and sawed every year. Well lumbering is the chief business of my father. He goes into the forests during the winter months and fells huge trees and hauls them down to his mill pond with teams to be sawed into lumber during the next summer. Most of the early part of my life was spent at home with him. I used to be exceedingly fond of the country. There was nothing that ever pleased me any more than to rove the forest near where the men were employed.

When I had reached my tenth year, I was taken down by an attack of the scarlet fever, which led me to the condition I am now in. After I had lost my hearing I could not seem to enjoy myself as well as I used to. On occasions an idea would run through my head, how I used to hear the voice of my parents and the singing of birds, and I would often look at myself and wonder what service I would be in this world all alone deaf and ignorant, and no means of acquiring an education. I would often try to lay aside those thoughts and endeavor to make myself feel happy, but my attempts were of no avail. As I would gaze on the people as they passed by with a close companion or companions conversing with each other, with smiles on their faces, seeming to be in high spirits, I longed to be with them, but how could I engage in their conversation, deaf and destitute of learning?

When I had reached my teens, I became a great help to my father both in the woods and on the farm, eight years after I became deaf was spent in this manner, but one day I was informed of there being an Institution in Hartford for the Deaf and Dumb, and it made the blood run through my veins to think of it, for I desired very much to get an education. Ignorance is a hard thing to endure and I was determined to be rid of it, but the worst of it my father did not seem absolutely willing for me to leave home, but after many urgings and pressings he finally consented to my departure, and I tell you my joy was at its height when this came to my intellect, and I threw down my axe and set out for school. But how was I to get to Hartford? That was the question that went from lip to

lip, for I was unfit to go alone and my father had too much business to attend to. At last my mother consented to accompany me, and I arrived here on the first day of February 1868 safe and sound, but when I was put among the pupils, I thought myself better off at home, for I could not understand one word they said. It seemed very curious to see them express their ideas to each other, by the action of the hand called signs. They made their hands fly about their head in such a manner that I thought they were fighting mosquitoes, but I soon got acquainted with the sign language, and in looking back to the day on which I entered school, I perceive that I have made great improvement. There is a wide difference between my education at the present day and when it was before I came to this Institution. What can be the cause of it? "Have my ears been opened, so that I can hear and speak as people do in general? No it is only the influence of this Institution over me. It has instructed me how to use the manual alphabet and to read and write, that I may be able to converse with whom I please." Now I need not to be sorry or disappointed because I am deaf, for I can join with companions and enjoy myself, as well as I could before I was deaf. This Institution may be compared to a medicine. It cures the ignorance of deaf mutes. It causes them to be happy also their parents and friends. It aids them along in this world more pleasantly and points out the path to the celestial throne. "Now why should not all who are deaf and suffering from ignorance come here and be enlightened?"

J. E. C.

LECTURE ON TEMPERANCE.

[Originally delivered in the chapel by signs.]

Friends. These two glasses give access to the formal discourse on my subject. One glass contains the pure, unadulterated ale of father Adam and the other the adulterated one of man's own compound. Before them stands in a commanding attitude a person endowed with the privilege of being, healthy, strong and respectable. If he has the real desire of maintaining his present state of health and powers of pure imagination, which of the two glasses should he indulge in, that he may keep his health and good reputation unstained? Would his indulgence in the intoxicating glass answer his end in view? Of course not. The Great Designer made pure invigorating water not solely for the growth of herbs nor for the drink of animals except man. Why does man possessed of the faculties of common sense exasperate his life by swallowing the tempting glass and disregard the right liquor that God has made for the sustenance of his good health?

Animals destitute of the advantages of reasoning are in some measure above man. For instance, a monkey was once forced into intoxication by his master merely for sport. The poor inferior being was attacked with a

violent headache consequently and being in a delirious condition did many strange actions in a most ludicrous manner that entertained his master and all present in the bar room. Sometime after his recovery his superior offered him another glass, but mindful of his previous foolishness he would not allow himself to be fooled again. Every effort of his master with a lash to compel him take it, proved unavailing and thus ended the scene in the bar room. If a tub of whiskey placed in an enclosure was once tried by a cow, she would never try it again, but would accept her proper drink. The above is evidence that animals having once tried an improper drink will abstain from it in the future. But what a shame that a man should go on drinking when he has once tried the liquor.

The following fable gives some instances of the position of a man temperate and intemperate. In view stands an oak of rare dimensions. Should a strong rope be tied around it midway, the strength of a hundred men would have but little effect in moving it to and fro when the rope is pulled. Now depriving it of its stability or strong reliance in the earth at the base by severing its roots, the next moment the proud king of the forest is laid horizontally on the ground. By application the above fable signifies that man is deprived of his erect posture, the evil glass occasioning it. The power that maintains the body from falling is enclosed within the brain. Now he imbibes the strong glass and the consequence of it is that he is pulled down like the grand oak. Previous to taking the glass he had respectable friends who congratulated him in his prosperity, consoled him when in trouble, and gave him their countenance when needed, but alas, poor victim he has lost his public esteem, his good friends and his all. Like the oak separated from its roots he is deprived of his bodily stability and falls or rather walks in a vacillating course. His mind is delirious, and he knows not what he is about when drunk. As the oak cannot be restored to its former position, so he cannot assume the dignified post he once enjoyed. He is a great disgrace to himself. No one loves him, but everywhere he is despised and abandoned except where there is piety.

Now compare the homes of a temperate and an intemperate man. First enter the house of a sot, and you will find chairs, tables, or domestic utensils and clothes thrown all about in confusion. The Bible is not found there, and the minds of his family seem to be shut up from the beautiful ornaments of literature. All are in an unhappy condition. Now investigate the home of the total abstinent, everything is in harmony, the countenances of his family shine with felicity, the house in its good order partakes of some health-giving-influence. The Bible is the beam of light in it, and is heartily accepted in the christian family. To speak within bounds, my opinion concerning the welfare of the total abstinent's home cannot be evidently expressed in my signs, even my language fails to describe it.

The pledge my audience? Come one, come all sign and stick to the pledge, your anchor while you float on the ocean of life full of tempests,

and perils. Depend not on yourselves for sure safety, but in the midst of temptation give God ejaculatory prayers knowing yourselves to be of no avail in driving the Evil one away. Think seriously, be sober and sign the pledge. You will never feel any regretful sensations because of it. Augment the soldiers of the pledge and when tempted, the pledge will have the rightful claim on you. Fight boldly for the prevalence of temperance. One and all be cordial to sign the pledge. Live manly. Be true to your word, and at last your efforts will be crowned with success. W. N. S.

TO MY ANGEL SISTER.

My dear angel sister, it seems a long, long time, since you were so early called home to heaven. How I long to see you face to face, and throw my arms around your neck! How dreadfully I miss your sunbeam like face and smile of heavenly sweetness! O love! I wish you were back with me again, this very moment, to tell me of the eternal and blessed life in the beautiful Paradise above. O no! I do not want you to leave such a bright and happy home, and then come into such a miserable, sinful and lonely world. My thoughts are often picturing you, far above in the sky. I am imagining that you, my darling sister, are now waking the sweetest music, with many thousands of pure angels, with a crown of life, on your fair brow, and a harp within your hands, before the throne of Our Almighty from whom many innumerable blessings flow and whose love endures forever.

Sister, I could not keep back the rebel tears, from springing into my eyes, the sad and gloomy night you breathed your last, after suffering many hard trials, and then was gone to eternity, from the warmth of our cherished home, and the shield of many loving friends, around you. So we experienced great grief at the terrible loss of our darling, but we knew that God knew best to take you away from us, to the fairer land, where the angels sing sweetly. We sadly miss your laughter, careless songs, and mirth. It was impossible—you was no more, but it seemed as if you was playing some where, in the welcome sunshine, but it was too true—you was sleeping in the grave, never to come into our circle any more. Your pretty grave was decorated with many flowers, and was never denied a visit one day.

My darling little angel sister, guard and watch over us, in the midst of the rising tempests, and hidden dangers. I am now clinging to the hope at some not remote period of meeting you once more, and joining the heavenly music, before our ever glorious and bright Saviour.

G. A. E.

HOPE AND COURAGE.

Courage is bravery exhibited in passing through and overcoming difficulties, and in enabling us to encounter danger with firmness, while hope is the desire of some good accompanied with at least a slight expectation of obtaining it. Both courage and hope are necessary in overcoming the difficulties that rise up before us and beset our paths in the struggles of life. Without courage we should falter and without hope, our spirits would be cheerless, for hope cheers us on and enables us to look at the brighter side of things. When dark clouds gather threateningly over our heads and fortune has passed hopelessly beyond our control, and when ruin stares us in the face, then courage is needed to encounter these difficulties, also to bear the scorn of false friends, which then falls upon us, while hope is essential to encourage us in passing through these troubles. Courage strengthens us in misfortune, and hope brightens our spirits with its light. Therefore we need both hope and courage in the trials of this world. If we have no hope when these trials come upon us, our spirits sink to despondency and our courage is weak. We put forth both courage and hope in our mental operations, when we wish to accomplish an object, courage that we may persevere through it and hope that we may obtain success and derive benefits from the exertion. Courage we must have when we stand by the deep, dark Stream of Death, and it is hope that encourages us most, for hope is to reach a land of endless glory beyond this mysterious Stream which flows at our feet. Without hope then well might our spirits sink and our courage fail, for as a beacon sends forth its light across the waters, to warn ships of the danger near, so the light of hope streams across that dark flood, and sends its welcome beams upon the weary pilgrim waiting on the shore. May we all have courage to pass that broad river, and hope to reach that Eternal Shore.

N. A. W.

FAREWELL TO WINTER.

Farewell to you cold icy king
 Your reign on earth is o'er,
 Months shall pass upon the wing
 Ere you be seen once more.

Your reign was one of power
 On your icy throne so hard,
 But you yielded to Spring's showers
 And all her gentle warmth.

The grass upon the plain turns green,
 The voice of the robin is heard to sing,
 While the violets in the meadow are seen
 To welcome the return of joyous Spring.

We must bid you farewell old Winter,
 You must flee from the land of your birth
 And give place to Spring's gentle beauty
 To lighten the surface of the earth.

When you first appeared to our sight,
 We rejoiced at your coming with glee.
 You brought us many a delight
 And your followers were pleasing to see.

One more adieu to you cold Winter
 E're you flee from earth away.
 We will hail your coming with delight,
 When Autumn has begun to decay. N. A. W.

LINES ON THE DEATH OF REV COLLINS STONE.

Within his accustomed place
 His kindly smile no more we greet,
 No more we see his noble face
 With joy and gladness when we meet.

A gloom enshrouds us like a pall ;
 For with the white cross on his breast
 And the green sod laid over all
 Our principal lies now at rest.

Flowers laid we upon his bier,
 Wreaths of flowers white and pale ;
 But purer flowers shall deck his brow
 Now he has passed beyond the vale.

The earth is drear now and wide
 Without our loving friend so true :
 We find none 'mong this earthly tide
 That we can know as him we knew.

Think not that he slumbers low
 Within the grave so dark and still ;
 But bear your thoughts beyond the sky
 And think it was his Maker's will.

When earthly trials here are passed,
 When we have gained that bless'd retreat,
 When we have laid our burdens down,
 At the feet of Jesus we shall meet.

N. A. W.

The following was written off-hand on the occasion of the visit to the Institution of M. Tanaka, the Japanese Commissioner of Education.

We are glad to welcome you though you are strangers from a foreign country. We are much pleased that you are here paying us a brief visit while on your way through the United States. Since we think you have special interest in the methods of instructing the deaf and dumb and recognize its utility, we hope you will grant a free education to our deaf and dumb brethren, who are shut up from the light of education in your empire.

W. N. S.

A SCHOOL EXERCISE.

MYSTERIOUS.

Mysterious night has passed and now the dewdrops, scattered by her generous hand, glisten resplendent in the golden beams of the rising sun, which sends its joyous light throughout our beautiful world, lightening the cares of the weary, sending peace and gladness to the hearts of the sick, as they think of the "Sun of Righteousness" that "will rise with healing in his wings."

NOT YET.

Poor humanity in her efforts to cling to earth, said as each season came in its beauty "O! not yet! I am contented to die, but O! not yet!"

N. A. W.

TERMS OF ADMISSION.

I. The Asylum will provide for each pupil, board, lodging and washing, the continual superintendence of health, conduct, manners and morals, fuel, lights, stationery, and other incidental expenses of the school-room; for which, including TUITION, there will be an annual charge of one hundred and seventy-five dollars.

II. In case of sickness, the necessary extra charge will be made.

III. No deduction from the above charge will be made on account of vacation or absence, except in case of sickness.

IV. Payments are always to be made six months in advance, for the punctual fulfillment of which, a satisfactory bond will be required.

V. Each person applying for admission, must be between the ages of EIGHT and TWENTY-FIVE years; must be of a good natural intellect; capable of forming and joining letters with a pen, legibly and correctly; free from any immoralities of conduct, and from any contagious disease.

Applications for the benefit of the legislative appropriations in the States of Maine and New Hampshire, should be made to the Secretaries of those States respectively; in Massachusetts, to the Secretary of the Board of Education; in each case stating the name and age of the proposed beneficiary, and the circumstances of his parent or guardian. Applications as above should be made in Vermont, Rhode Island, and Connecticut respectively, to His Excellency, the Governor of the State. In all cases, a certificate from two or more of the selectmen, magistrates, or other respectable inhabitants of the township or place to which the applicant belongs, should accompany the application.

Those applying for the admission of *paying pupils*, may address their letters to the Principal of the Asylum; and on all letters from him respecting the pupils, postage will be charged.

The time for admitting pupils is the *second Wednesday of September*, and at no other time in the year. Punctuality in this respect is very important, as it cannot be expected that the progress of a whole class should be retarded on account of a pupil who joins it after its formation. Such a pupil must suffer the inconvenience and the loss.



It is earnestly recommended to the friends of the deaf and dumb, to have them taught to write a fair and legible hand before they come to the

Asylum. This can be easily done, and it prepares them to make greater and more rapid improvement.

When a pupil is sent to the Asylum, unless accompanied by a parent or some friend who can give the necessary information concerning him, he should bring a written statement embracing specifically the following particulars :

1. The name, in full.
2. Post-office address, and correspondent.
3. Day, month and year of birth.
4. Cause of deafness.
5. Name of the parents.
6. Names of the children in the order of their age.
7. Were the parents related before marriage? If so, how?
8. Has the pupil deaf-mute relatives? If so, what?

The pupil should be *well clothed*; that is, he should have both summer and winter clothing enough to last one year, and be furnished with a list of the various articles, each of which should be marked. A small sum of money, not less than five dollars, should also be deposited with the Steward of the Asylum, for the personal expense of the pupil not otherwise provided for.

Packages of clothing, or boxes, sent by Express, will reach the pupils safely.  *The Express charges should in all cases be prepaid.* 

Careful attention to these suggestions is quite important.

There is but one vacation in the year. It begins on the last Wednesday of June, and closes on the second Wednesday of September. It is expected that the pupils will spend the vacation at home. This arrangement is as desirable for the benefit of the pupils, who need the recreation and change of scene, as for the convenience of the Institution, thus affording opportunity for the necessary painting, cleansing, &c. The present facilities for travel, enable most of the pupils to reach home on the evening of the day they leave Hartford. Every pupil is expected to return punctually at the opening of school, on the second Wednesday of September.

On the day of the commencement of the *Vacation*, an officer of the Asylum will accompany such pupils as are to travel upon the railroads between Hartford and Boston, taking care of them and their baggage, on condition that their friends will make timely provision for their expenses on the way, and engage to meet and receive them immediately on the arrival of the *early* train at various points on the route previously agreed on, and at the station of the Boston and Worcester Railroad, in Boston. A similar arrangement is made on the Connecticut River Railroad as far as to White River Junction. No person will be sent from the Asylum to accompany the pupils on their return, but if their fare is paid, and their trunks checked to Hartford, it will be safe to send them in charge of the Conductor.

TWELTFH ANNUAL REPORT
OF THE
EXECUTIVE COMMITTEE
OF THE
HARTFORD HOSPITAL;
PRESENTED TO THE CORPORATION
AT THEIR
ANNUAL MEETING, APRIL 8, 1872.



HARTFORD:
CASE, LOCKWOOD & BRAINARD, PRINTERS.
1872.

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REPORT

OF THE EXECUTIVE COMMITTEE OF THE HARTFORD HOSPITAL TO
THE CORPORATION, AT THEIR ANNUAL MEETING, APRIL 8TH, 1872.

...

The increasing interest which the public is taking in the Hartford Hospital demands an annual report of this most worthy charity. For many facts in regard to the institution we would refer to the last annual report, in which will be found its history during the last ten years. When the hospital was first erected the city contained 28,000 inhabitants. As the city has yearly increased in population there has been a greater demand for hospital accommodations and a greater necessity for pecuniary aid. The city at present contains about 40,000 inhabitants.

During the past few years there has been an increased demand for hospital accommodations through the country. It is with great gratification that the hearts of our wealthy citizens are turned to this urgent demand.

A most noble example has been recently brought before the public in the case of James H. Roosevelt, Esq., of New York, who has immortalized his name by founding one of the greatest charities of the world, the Roosevelt Hospital, by endowing it with a donation of one and a quarter million of dollars.

This property was acquired in the city of New York by legitimate business, and constitutes one of the most munificent endowments ever created by a single person.

Guy's Hospital, London, was the gift of a bookseller of that name, who built it at a cost of £19,000, and endowed it

in 1724 by a bequest of £219,500. This amount in currency nearly equals the Roosevelt bequest. By this gift the humble bookseller will be blest by thousands long after the names of kings and princes, with their towering monuments, shall be buried in oblivion.

Mr. Roosevelt left no funds to garnish his sepulchre or raise a magnificent monument to his name. He left a living monument which will never decay, but will be more enduring as its blessings shall extend to thousands of poor, sick, and destitute, who are relieved by this charity.

Mr. Roosevelt had his attention long turned to this purpose.

The increased demand for hospital accommodations urges increased donations from the wealthy, who are merely stewards of God's bounty, which they hold in trust for the support of the many charities which are striving to ameliorate the condition of the suffering sick.

At the termination of the last fiscal year all the improvements were not completed, and many bills for finished work were not rendered.

The addition of the new wings made it necessary to provide a new operating room. This was accomplished by raising the roof over the original operating room one story. By this means a large and commodious room, well lighted by side windows and a large sky-light, which is very important in a room for this purpose, was obtained. This room is furnished with hot and cold water. It is easy of access from all the wards in each wing, and also the wards in all future wings that may be erected. The original operating room is completed as an art room. In this room are the portraits of all the attending physicians and surgeons, the president and treasurer of the hospital, and of all the persons whose names are on the tablet.

By referring to last year's report we find a debt of \$31,295.66 on building account. The operating room that has been erected during the last year cost \$4,160.87. The balconies have been placed under the windows on the east side of the building where the patients can be in the open air

without fatigue, at a cost of \$1,611.62. There have been drafts drawn on the treasurer to the amount of \$27,308.76 on building account. This makes the debt on this account \$58,604.42. During the last fiscal year there has been paid on this account \$20,000, which was received from the State, and \$8,150 received from subscription. There is also due \$11,000 from unpaid subscriptions. When this subscription is paid there will be a debt of \$20,454.42 on building account without including the interest paid.

The *funds* of the hospital cannot be used to pay this debt. All money donated to the hospital by legacies or otherwise is added to the fund, and only the income from this fund can be used and that only for the current expenses. It is by continually increasing this fund that the annual current expenses can be paid. By examining the past reports it will be observed that the average number of patients has yearly increased, and the current expenses must necessarily increase in like manner. It is highly desirable that the increase of our fund should be sufficient to relieve us from the necessity of taking the last cent the poor sick sufferer may have, to keep the hospital from annually running in debt for current expenses.

In most cases the sick and afflicted, who ask admission to the hospital, are poor and destitute. Many have no friends to aid or comfort them, and are surrounded by a cold and unfeeling world. Their means, if they had any, are all exhausted, and they come to the hospital in a destitute condition. It has ever been our continual aim to have the funds of the hospital in a condition to provide for this sick and worthy class without making our annual expenses greater than the amount received from yearly receipts.

There are many reasons why it is not proper for the public to visit the hospital at all hours. The first duty in the morning is attending to the many wants of the patients, purifying and cleansing the wards. The physicians and surgeons are occupied most of the morning in attending to the sick, dressing wounds, and arranging the many appliances for the restoration of the patients. It is improper for visitors to

be admitted while these duties are being performed, and it is equally improper for visitors at any time to enter the wards without first receiving permission of the superintendent, matron, or one of the physicians in attendance, one of whom is always in the building.

The public are cordially invited to visit the institution every afternoon between the hours of two and five. No one is admitted on the Sabbath except for special reasons, or for religious services. No person is allowed admission at any time to the wards, except by permission from the superintendent, matron, or one of the house physicians.

By referring to the Superintendent's report, we shall find that 347 patients have been admitted to the hospital during the fiscal year. A larger number than has ever been admitted during the same length of time. Of these, 236 were males, 111 females. At the commencement of the year, there were 64 patients; 43 males, 21 females: at the close, 66 patients; 40 males, 26 females. There have been, during the year, 411 patients under treatment; 279 males, 132 females. Of this number, 215 have recovered; 134 males, 81 females: 42 improved; 25 males, 18 females. Removed, 46; males, 30, females, 16. Forty-one have died; 26 males, 15 females.

There have been 9 births; 7 males, 2 females. The whole number of weeks occupied by patients was 3,201. Of this number, 2,685 were occupied by citizens, 516 by soldiers. Number of weeks occupied by soldiers from other States, 317. Number of Connecticut soldiers, 58. Number of seamen, 7. The average duration of patient, 8 weeks. Average cost per week for the support of each patient, \$6.73. Average amount received per week from patients, without including soldiers or seamen, \$1.82. Average amount received from the State appropriation, without including soldiers or seamen, \$0.76. Largest number in the hospital on any one day, 67; least number, 39. There were 164 Americans, 183 foreigners. Of this number, 103 were born in Connecticut, 26 in Massachusetts, 11 in New York, 10 in Virginia. Ireland, 130; Germany, 16; England, 14; Scotland, 6; the remainder from different places. There were 273 of temperate habits; 74 intemper-

ate. Patients have been received from 123 different towns in the State.

We are called to mourn the death of Chas. Hosmer, Esq., whose wife at her death so generously remembered the hospital by a donation of \$46,000. Mr. Hosmer was a man who spent a long life in Hartford, being especially interested in christian labors and connected with tract and Bible societies, and at his death gave the hospital \$5,000 in addition to the \$500 previously given.

Mr. James G. Bolles, one of our life directors, died during the past year. Mr. Bolles was highly esteemed by all who knew him. With a heart ever generous and a hand ever open to the poor and needy, at his death he gave by will \$10,000 to the hospital, in addition to \$6,000 recently subscribed for building purposes.

The death of Henry J. Wright, Esq., will long be lamented by a large circle of friends and the many poor who have been relieved by his charities. By his death \$5,000 has been added to the hospital fund.

The death of Hon. E. A. Bulkeley has taken from our midst an old and highly esteemed citizen. His superior mental endowments qualified him to fill many places of trust and honor. Judge Bulkeley has been one of our active directors from the foundation of the hospital.

There has been received \$1,000 from the estate of Lawson C. Ives, and added to the fund.

The estate of D. P. Crosby has added \$2,000 to the fund.

The estate of Alfred Smith has added \$2,500 to the fund, which makes his entire donation \$13,500.

The names of Chas. Hosmer, James G. Bolles, and Henry J. Wright are placed on the memorial tablet, and their portraits are hung in the art room.

There has been added to the fund during the last year \$25,000.

The property of the hospital consists of the site and buildings, which cost \$215,804.30, on which there is a debt of \$30,887.45, in part liquidation of which there is an unpaid subscription of \$11,000, with a permanent fund of \$179,000, as follows :

David Watkinson fund,	-	-	-	\$40,000
A. S. Beckwith	"	-	-	9,000
Chester Adams	"	-	-	3,000
Augustus Utley	"	-	-	1,000
Miles A. Tuttle	"	-	-	1,000
Charles F. Pond	"	-	-	2,000
Francis Parsons	"	-	-	1,000
Alfred Smith	"	-	-	13,500
Ebenezer Flower	"	-	-	10,000
John Grou	"	-	-	500
Thos. S. Williams	"	-	-	5,000
Matilda S. Adams	"	-	-	500
George Hall	"	-	-	8,000
Charles Hosmer	"	-	-	5,500
Mary Warburton	"	-	-	5,000
Geo. Hall fund by Mrs. Chas. Hosmer,				25,000
Harriet Hall fund for single women, by				
Mrs. Charles Hosmer,	-	-	-	20,000
Daniel P. Crosby fund,	-	-	-	7,000
Joseph P. Allyn	"	-	-	5,000
Mrs. Chas. Hosmer	"	-	-	1,000
James G. Bolles	"	-	-	10,000
Henry J. Wright	"	-	-	5,000
Lawson C. Ives	"	-	-	1,000
Total amount of permanent fund,				<u>\$179,000</u>

It will be observed that the amount opposite each name in the above table does not correspond with the amount opposite the same name on the tablet. The sums in the above tables are the amounts represented in the permanent fund. The sums on the tablet represent the whole amount given by the individual, including the sum given to the permanent fund, also the amount given for building purposes.

The hospital has received during the fiscal year \$22,212.03 from the following sources: the State has paid \$2,059.53, at the rate of 76 cents per week for care of patients, not including seamen or soldiers. Received from the State for soldiers

\$3,106.74, at the rate of \$6.00 per week. The amount received from pay patients, \$4,926.99, at the rate of \$1.82 per week, not including seamen or soldiers. From seamen \$128.11, at the rate of \$5.00 per week. From the fund \$11,811.98.

The town of Hartford has paid \$1,881.13, at the rate of \$2.00 per week.

The disbursements for current expenses during the fiscal year have amounted to \$22,690.95.

The current expenses have exceeded the annual income \$478.92.

Religious services have been conducted in the upper ward in the male wing and in the lower ward of the female wing by Pres. Jackson and his assistants. The Rev. Dr. Thompson has had charge of the religious services in the lower ward of the male wing and the upper ward of the female wing when occupied. The services of the chaplains have been most gratefully received by the patients. They have spent much time in the wards, not only on the Sabbath but during the week, in imparting religious instruction to the patients. Many thanks are due them for this gratuitous service.

As the number of patients increases the duties of the attending physicians and surgeons are more arduous. Many thanks are due them for their constant and faithful attendance, night and day, without any hope of reward.

The number of patients is so large that the services of a house physician and house surgeon are required. These physicians are selected by the executive committee from graduating classes. Their appointment is for one year. If they are faithful to their duties and continue the year, they receive \$50 for their services, but if unfaithful or leave before the close of the year, they receive no compensation. This appointment is made every six months, their duties to commence March 1st, and Aug. 1st. During the last year the duties of the house physicians have been performed faithfully, to the interest of the patients, and highly acceptably to the executive committee.

By the recent enlargement of the institution the duties of the superintendent and matron have been greatly increased. They have been constant in their endeavors for the welfare and speedy recovery of the patients. They are ever ready to do everything in their power to relieve their sufferings and supply their wants, and if those who are disposed to complain and believe false rumors from difficult patients, would learn by actual observation the effort that is made for their comfort and recovery by all who are connected with the hospital, they would be better able to appreciate the merits of the institution. Every effort is made by the Executive Committee to correct all the evils connected with the management of the Institution, and they would be grateful to those who know any thing that is detrimental to its welfare if they would communicate the fact to them.

We most cordially invite those who relieve the pecuniary wants of the hospital to visit the institution and learn from observation the amount of suffering which is relieved by their benevolence.

We would also urge the benevolent to visit the hospital, and the many who have not yet learned that they have a duty to perform in this great world of charity and suffering, and let them engrave some record of their beneficence, so that in future time their memory will be blest by some poor mortal who is panting away his latest breath.

EDSON FESSENDEN,	}	<i>Executive Committee.</i>
GEORGE B. HAWLEY,		
CHAS. H. NORTHAM,		

Report of Diseases and Results, from March 1, 1871, to March 1st, 1872.

MEDICAL.

DISEASES.	ADMITTED.			DISCHARGED.				Total.	Remaining.
	Males.	Females.	Total.	Cured.	Improved.	Not Improved.	Dead.		
Abortion,		1	1	1				1	
Alcoholism,	1	2	3	1				2	
Anaemia,		5	5	5				5	
Ant-version of Uterus,		1	1		1			1	
Apoplexy,	1		1		1			1	
Asthma,		1	1						1
Bright's Disease,	4		4				4	4	
Bronchitis,	3	3	6	3				3	3
Carcinoma of Stomach,	1		1						1
Chronic Diarrhoea,	10		10	5	4			9	1
Chorea,		1	1						1
Cirrhosis of liver,	8		8		2			2	1
Congestion of Lungs,	1	1	2	1			1	2	
Debility,	11	6	17	9				9	8
Diphtheria,	1		1	1				1	
Dysentery,	4	1	5	3			2	5	
Dyspepsia,	2		2	2				2	
Ephemeral Fever,	1	1	2	2				2	
Epilepsy,	2	1	3		1	1		2	1
Fatty Liver,	1		1				1	1	
Gastritis Acute,	1	1	2				2	2	
" Sub-Acute,		1	1	1				1	
Gastro-Duodenitis,	1		1		1			1	
" Enteritis,	2		2	1	1			2	
Gastric Ulcer,	1		1						1
Heart Disease,	4	2	6		2		1	3	3
Hemicrania,	4	1	5	5				5	
Hemiplegia,	1		1						1
Hypochondrosis,		1	1	1				1	
Hysteria,		3	3	2				2	1
Infants,	9	3	12	10			2	12	
Insanity,	2	1	3			3		3	
Intermittent Fever,	5		5	3				3	2
Lead Palsy,	2		2	2				2	
Lumbago,	1	3	4	4				4	
Measles,	1		1	1				1	
Meningitis Acute,	2	2	4	3	1			4	
" Chronic,		1	1						1
Old Age,	1		1				1	1	
Opium Habit,	1		1				1	1	
Paraplegia,	2		2						2
Pneumo-pneumonia,	1		1	1				1	
Parturition,		9	9	9				9	
Pericarditis,	2		2		2			2	
Peritonitis,	1		1				1	1	
Pleuritis,		1	1	1				1	
Pneumonia,	1	3	4	2			2	4	
Poisoning,		1	1	1				1	
Prolapsus Uteri,		2	2	1				1	1
Pregnancy,		3	3			3		3	
Phthisis,	18	5	23		5		10	15	8
Pott's Disease,	2		2		2			2	2
Puerperal Fever,		1	1				1	1	
Pyæmia,	1	1	2				2	2	
Rheumatism Acute,	7	5	12	9	3			12	
" Chronic,	4	1	5		2			2	3
Gonorrheal Rheumatism,	2		2						2
Typhoid Fever,	8		8	7			1	8	
Typhus Fever,	1		1				1	1	
Scarlet Fever,	1		1	1				1	
Syncope,	1		1				1	1	
	187	75	212	55	28	7	33	158	44

Report of Diseases and Results, from March 1, 1871, to March 1, 1872.

SURGICAL.

DISEASES.	ADMITTED.			DISCHARGED.				Total.	Remaining.
	Males.	Females.	Total.	Cured.	Improved.	Not Improved.	Dead.		
Amputation of Arm,	1		1	1				1	
" of Leg,	1		1						1
Anchylosis of Knee,	3		3		3			3	
Aneurism Popliteal,	1		1						1
Burn of Face,		1	1	1				1	
Carbuncle,	1		1	1				1	
Cancer of Breast,		2	2			2		2	
" of Face,		2	2			2		2	
Cataract,		1	1						1
Concussion of Spine,	1		1				1	1	
Chronic Cystitis,	1		1	1				1	
Erysipelas,		2	2	2				2	
Eryema,	1		1	1				1	
For Amputated Arm,	7		7	6				6	1
" Leg,	5		5	5				5	
Fracture of Fibula,	3		3	3				3	
" of Femur,	2		2	1	1			2	
Frost Bite,	4		4						4
Fracture of Radius,		1	1						1
" of Ribs,	1		1	1				1	
" of Tibia and Fibula,	2	1	3	3				3	
" of Base of Skull,	1		1				1	1	
" of Tibia and Fibula (Com.),	2		2	2				2	
" of Spine,	1		1				1	1	
" of Humerus (nonunion),	1	1	2	1	1			2	
Fistula in Ano,	1	1	2	2				2	
Flesh wound of Arm,	1	1	2	2				2	
" of Face,	1		1	1				1	
" of Scalp,	2	1	3	3				3	
Herpes,	3		3	3				3	
Hydrocele,	5		5	5				5	
Injury to Hand,	4		4	4				4	
" to Knee,	3		3	3				3	
" to Eye,		2	2		2			2	
" to Ankle,	2		2	2				2	
" to Head,	3		3	3				3	
" " and Hip,	3		3	3				3	
" to Shoulders,	3		3	3				3	
Morbus Coxarius,		1	1						1
Necrosis of Femur,	3		3		2			2	
Non Union of Fracture,	1		1			1		1	
Ophthalmia Acute,	1	4	5	5				5	
" Chronic,	4		4		1			1	3
Ochitis,	1	1	2	1	1			2	
Psoas Abscess,	2		2				1	2	
Senile Gangrene of Foot,	3		3				3	3	
Syphilis (secondary),	1	2	3						3
Tuberculosis Sarcocle,	1		1						1
Tumor of Abdomen,	1		1		1			1	
" of Labia Majora,		1	1	1				1	
" of Vagina,		2	2	1	1			2	
Ulcer of Leg,	6	9	15	10	1			11	4
" Chronic,	1		1	1				1	
Urethritis,	1		1	1				1	
Suicide,	1		1				1	1	
Whitlow,	2		2	2				2	
	99	36	115	86	18	1	8	113	22

Table of Deaths.

MEDICAL.

DISEASES.	Males.	Females.	DISEASES.	Males.	Females.
Congestion of Lung,.....	1		Senile Debility,.....	3	1
Bright's Disease,.....	2	1	Typhoid Fever,.....	1	
Dysentery,.....	1	1	Heart Disease, ..		1
Gastritis,.....	1	1	Pyæmia,.....	1	
Infants,.....	1	1	Puerperal Fever,.....		1
Fatty Liver,.....		1	Peritonitis,.....	1	
Pneumonia,.....		2	Ship Fever,.....	1	
Syncope,.....	1		Suicide,.....	1	
Opium Habit,.....	1		Phthisis,.....	8	3
				22	14

Table of Deaths.

SURGICAL.

DISEASES.	Males.	Females.	DISEASES.	Males.	Females.
Psoas Abscess,.....	1		Concussion of Spine,.....	1	
Fracture of Base of Skull,.....	1		“ of Brain.....		1
“ of Spine,.....	1			4	1

Births.

Male,.....	7	Females,.....	2	Total,.....	9
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TREASURER'S ACCOUNT.

THE HARTFORD HOSPITAL in account with F. A. BROWN, *Treasurer*.

1871.		1871.			
	Paid Orders drawn on the Treasurer by the Executive Committee, from March 1st, 1871, to March 1st, 1872, - - - - -	\$22,690.95	March 1,	By balance from old account, - - - - -	\$3,759.87
1872.				Received for interest on stocks, bonds, loans, - - - - -	\$11,811.98
March 1,	To Balance in the Treasury to New Account,	3,142.84		Received of State Treasurer from State appropriation, - - - - -	2,059.53
				Received of State Treasurer for board of soldiers, - - - - -	3,106.75
				Received for board of patients, - - - - -	4,926.99
				" from incidental sources, - - - - -	168.67
					22,073.92
					\$25,833.79

HARTFORD, March 1st, 1872.

We have examined the vouchers for the Treasurer's Disbursements, and find them correct.
 HARTFORD, April 8th, 1872.

F. A. BROWN, *Treasurer*.

J. B. HOSMER,
 G. M. BARTHOLOMEW, } *Auditors*.

SUPERINTENDENT'S REPORT.

Receipts of the Hartford Hospital for the fiscal year ending Feb. 29, 1872.

Received from the State appropriation,

April 1, 1871,	-	-	-	-	-	\$523.66
July 1, 1871,	-	-	-	-	-	506.44
October 1, 1871,	-	-	-	-	-	513.00
January 1, 1872,	-	-	-	-	-	516.43
Total,						\$2,059.53

Received from the State for Soldiers,

April 1, 1871,	-	-	-	-	-	\$784.55
July 1, 1871,	-	-	-	-	-	887.88
October 1, 1871,	-	-	-	-	-	684.74
January 1, 1872,	-	-	-	-	-	749.57
Total,						\$3,106.74

Board of patients,	-	-	-	-	-	\$4,926.99
Articles sold,	-	-	-	-	-	168.67
Board of Seamen,	-	-	-	-	-	128.11
Total amount from permanent fund,	-	-	-	-	-	\$11,811.95
Total Receipts,						\$22,201.99

March 1st, 1871, there was credited to the Hartford Hospital, the balance	
due from the State, - - - -	\$130.06
State appropriation, 1871, - - - -	2,000.00
	<hr/>
Total, - - - -	2,130.06
Drafts paid the Hospital upon orders of the Governor during the year, - - -	2,059.53
	<hr/>
Balance due the Hospital March 1st, 1872,	70.55

*Disbursements of the Hartford Hospital during the fiscal year
ending February 29, 1872.*

Breadstuffs, - - - - -	\$996.14
Barn Expenses, - - - - -	1,558.57
Butter and Eggs, - - - - -	1,739.33
Burials, - - - - -	20.00
Fuel, - - - - -	2,079.94
Furniture, - - - - -	2,428.86
Groceries, - - - - -	1,111.39
Gas, - - - - -	415.17
Ice, - - - - -	40.94
Meat and Fish, - - - - -	4,803.38
Medicines, - - - - -	1,078.45
Milk, - - - - -	112.40
Miscellaneous, - - - - -	263.88
Insurance, - - - - -	24.00
Printing reports, - - - - -	297.65
Repairs and Improvements, - - - - -	667.41
Vegetables and Fruits, - - - - -	615.99
Salaries, Wages, and Labor, - - - - -	4,149.47
Washing and Soap, - - - - -	126.48
Water Tax, - - - - -	161.50
	<hr/>
Total, - - - - -	\$22,690.95

NUMBER OF PATIENTS

WHO HAVE RECEIVED THE BENEFITS OF THE HOSPITAL DURING
THE FISCAL YEAR ENDING FEBRUARY 29, 1872.

	Males.	Females.	Total.
The whole number of patients in the Hos- pital at the beginning of the year, -	43	21	64
Admitted during the year, - -	236	111	347
Total number in the course of the year,	279	132	411
Of this number there have been discharged,			
Recovered, - - -	134	81	215
Improved, - - -	25	18	43
Removed, - - -	30	16	46
Died, - - -	26	15	41
Total, - - -	215	130	345
Remaining in Hospital March 1, 1872,	40	26	66
Whole number admitted to March 1, 1872,			2586
Whole number discharged to M'ch 1, 1872.			2520
Whole number remaining to March 1, 1872,			66

GENERAL STATISTICS.

YEAR.	Admitted.	Whole number under care.	Discharged.	Recovered.	Improved.	Removed Stationary.	Died.	Greatest num- ber on any day.	Least number on any day.	Remaining at end of year.	Daily average for the year.
1860-1	45	45	36	23	8	2	3	14	1	13	12
1861-2	258	271	223	159	27	14	23	35	14	57	27
1862-3	107	164	145	105	16	6	18	57	11	23	18
1863-4	157	180	132	93	8	7	24	45	21	31	27
1864-5	132	163	142	102	2	9	29	31	20	21	27
1865-6	196	217	172	133	5	8	26	49	21	45	35
1866-7	221	266	211	176	6	5	24	59	29	55	44
1867-8	251	306	250	183	16	15	36	63	38	56	50
1868-9	259	315	260	192	18	16	34	67	42	55	55
1869-70	284	339	298	220	21	20	37	62	36	41	50
1870-1	329	370	306	210	28	18	50	67	39	64	53
1871-2	347	411	345	215	43	46	41	71	53	66	62
Totals,	2586		2520	1811	198	166	345				

Monthly Admission from March 1, 1871, to March 1, 1872.

	Males.	Females.	Total.		Males	Females.	Total
March,	16	8	24	October,	21	10	31
April,	16	12	28	November,	21	7	28
May,	25	9	34	December,	25	8	33
June,	19	13	32	January,	19	12	31
July,	15	7	22	February,	11	11	22
August,	20	7	27				
September,	28	7	35	Totals,	236	111	347

Occupation.

MALES.				FEMALES.			
Laborers,	.	.	116	Housekeepers,	.	.	56
Mechanics,	.	.	72	Domestics,	.	.	48
Farmers,	.	.	15	Children,	.	.	7
Children,	.	.	13	Total Males,		236	
Seamen,	.	.	11	Total Females,		111	
Clerks,	.	.	8				
Druggists,	.	.	1				347

Nativity.

Connecticut,	.	.	103	Ireland,	.	.	130
Massachusetts,	.	.	26	Germany,	.	.	16
New York,	.	.	11	England,	.	.	14
Virginia,	.	.	10	Scotland,	.	.	6
New Hampshire,	.	.	5	Canada,	.	.	3
Vermont,	.	.	1	Nova Scotia,	.	.	2
Georgia,	.	.	1	France,	.	.	2
Illinois,	.	.	3	Island Malta,	.	.	2
Louisiana,	.	.	1	Denmark,	.	.	2
New Jersey,	.	.	1	Sweden,	.	.	2
Ohio,	.	.	1	Austria,	.	.	1
Pennsylvania,	.	.	1	Russia,	.	.	1
				Switzerland,	.	.	1
				New Brunswick,	.	.	1
				Americans,		164	
				Foreigners,		183	

Habits.

Temperate,	.	.	273		Intemperate,	.	.	74
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Whole number of weeks 3,201. Whole number of weeks, without including soldiers, 2,685. Number of weeks occupied by soldiers, 516. Number of weeks occupied by soldiers belonging to other States, 31 $\frac{3}{4}$. Number of Connecticut soldiers admitted, 58. Number of seamen admitted, 7. Average duration of patients in the hospital, 8 weeks. Average cost per week for the support of each patient, \$6.73. Average amount received per week from patients, without including soldiers or seamen, \$1.82. Average amount received from the State appropriation, without including soldiers, 76 cts. Average amount received per week from the State for soldiers, \$6.00. Patients were received from 123 different towns in the State.

Received from the town of Hartford for the support of patients, at the rate of \$2.00 per week, \$1,881.13.

Received of A. Putnam, Esq., Collector of Customs for this district, \$128.11 for seamen, at the rate of \$5.00 per week.

DONATIONS.

Hartford Daily Times, Courant and Post; The Curchman; Mrs. C. J. Russ, Frank Leslie and Harper's Weekly; Rev. W. L. Gage, 2 maps of Palestine and Illustrated Papers; Gov. Jewell, Papers and Magazines; John H. Goodwin, Esq., Books. A friend, Household Furniture, Bedding, Currant Wine and Jellies; Mrs. G. W. Moore, Grapes for patients; Seyms & Co., 2 Turkies, 1 Bbl. Apples; Sisson & Price, 100 lbs. Poultry; Mrs. N. Shipman, 2 Bush. Shell Oysters.

At the solicitation of W. G. Allen, Esq., 2 Urns for the front lawn, from Pitkins Bros., and one lawn mower from an unknown friend.

Box of under-clothing, new, valued at \$28.00, from the Ladies' Sewing Society of New Braintree, Mass.

WM. P. CORRIN, *Superintendent.*

Admission of Patients to the Hartford Hospital.

All patients are admitted by a permit from one of the Executive Committee, who arrange the price per week according to the circumstances of the case, and accommodations required.

Those who are able to contribute toward their support are received at an agreed rate.

The ordinary charge per week is \$5.00, which includes medical and surgical care, together with medicine and nursing.

Persons who are desirous of extra accommodations are charged according to circumstances.

Persons who are destitute of friends and means are provided for in various ways.

Those persons only who are carried directly from the place of accident, are admitted without a certificate from the Executive Committee.

No patients having syphilitic or contagious disease are admitted into this institution.

HOSPITAL REGULATIONS.

Patients shall not leave the hospital grounds without permission.

No ardent spirits or other stimulating drinks shall be brought into the Hospital by the patients or their friends, nor shall patients be furnished with fruits, or any articles of food, without the knowledge and permission of the superintendent or medical attendant.

No patient shall enter the kitchen, cellar, or any of the domestics' apartments, under any pretext whatever, except by permission of the superintendent or matron.

No patient shall smoke tobacco in the house.

No male patient shall go into the women's apartments, or wards, nor any female into those of the men.

There shall be no loud talking, nor any profane or vulgar language, nor any unnecessary noise or disturbance in the building, or on the grounds of the Hospital, nor shall any insulting or abusive language or conduct be allowed, either toward other patients or the attendants.

Spitting on the floor, or other practices inconsistent with neatness of the building and furniture, must be avoided, and a proper regard must be observed for cleanliness in and around the Hospital.

Before lying down on their beds patients must take off their boots and shoes, turn down the outer spread, and each patient must be responsible for the neatness of his bed when not occupied during the day.

All convalescents who are able, and who do not pay the regular charge of the Institution, shall assist generally in the police of their respective wards.

Patients will retire to their beds at or before nine o'clock, P. M., when the lights in the wards will be extinguished, except such as are absolutely necessary.

Visitors shall not be allowed within the wards except by permission from the superintendent, matron, or medical attendant.

Visitors are not admitted on the Sabbath.

It shall be the duty of the superintendent to enjoin a strict observance of the above regulations, and he shall report to the Executive Committee any patient who shall continue to violate the above rules, and if occasion requires, may immediately discharge such patient from the Institution.

No officer or employee of this Institution shall accept any gift or bequest from any patient, except with the approbation of the Executive Committee.

Per order Executive Committee.

HARTFORD HOSPITAL.

FORM OF BEQUEST.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of ——— dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the Institution for the time being, in trust, to be applied by the Directors thereof to the humane purposes of said Institution.

PAPERS

RELATING TO THE

REDUCTION OF RAILROAD FARES,

PROPOSED TO BE MADE BY THE

GENERAL ASSEMBLY OF CONNECTICUT.

1872.

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LETTER OF HIS EXCELLENCY, GOV. JEWELL,
TO THE GOVERNOR OF THE STATE
OF NEW YORK.

STATE OF CONNECTICUT.

EXECUTIVE DEPARTMENT, }
HARTFORD, April 19, 1872. }

To His Excellency, John T. Hoffman,

Governor of New York.

Dear Sir: As chief executive of this State, and having a regard for her material interest and business prosperity, I feel it my duty to call your attention to an act now pending in the Legislature of the State of New York, and which I understand has already passed the lower House, requiring the New York and New Haven Railroad Company to reduce its passenger fares to two (2) cents per mile within the State of New York.

This corporation is a company of the State of Connecticut, with authority from the State of New York to run its roads from the Connecticut State line to the Harlem Railroad, at Williams Bridge; the authority for this purpose was granted by the State of New York, in 1846. The act giving that authority expressly authorized the company to fix its rates for the transportation of passengers and freight, provided the charge for passengers transported did not exceed three cents per mile. On the faith of the authority thus given, the road was constructed, and the stock of the company subscribed. The Company was required by the act of the State of New York, to join the Harlem Railroad at Williams Bridge, and was denied the right to extend its lines to, and into the city of New York. It is therefore compelled to reach the city of New York over the tracks of the Harlem Railroad Company, upon

such terms as the contract of the two companies may provide.*

The New York and New Haven Railroad Company intend without delay (unless they are embarrassed by the act now pending before the Legislature of your State), to re-adjust their rates for passenger fares on their entire road, so that whatever reduction is made will inure to the benefit of the people of this State, as well as the State of New York.

The reduction proposed to be made by the company is, in my judgment, just and equitable, and all that can reasonably be demanded by the public, if they desire the road to improve, and to secure a just return to the stockholders of the company for their capital invested.

From inquiries which I have made, I am satisfied that the restriction to two cents per mile, proposed in the act now pending in the Legislature of your State, will compel the company (unless it abandons its commutation system), to do the passenger business of Westchester county at an actual pecuniary loss. The natural effect of this will be to deprive the citizens of this State of the lower rates which the company proposes to give them, inasmuch as the loss made upon the short travel in the State of New York, will to some extent be made up from the prices charged on the longer travel in the State of Connecticut.

The people of Connecticut naturally desire as low rates for railroad transportation, as can justly and reasonably be demanded, and are fearful the effect of the act referred to will be to keep those rates higher than they would otherwise be.

The company, as I understand, has not heretofore discriminated, and does not propose hereafter to discriminate in its prices upon the passengers upon its line within the State of New York; and although the distance such passengers are transported is much less than in the State of Connecticut, yet the average price per mile transported, which it receives from them, has been less, owing to the fact that the number of commuters in the State of New York is much greater in proportion to the number of passengers than they are in the State of Connecticut.

[NOTE BY THE COMPILER.]

*In the General Assembly, June 20, 1871, Mr. Bishop, President of the New York and New Haven Railroad Company, and representative from Bridgeport said:—"Connecticut was fortunate in having such a perpetual contract with the Harlem Railroad Co."

I am not aware that the State of New York has ever compelled one of its own railroad corporations, after its stock was subscribed and its road constructed, to reduce its passage rates below three cents per mile, or below the rates fixed in the general railroad law of the State. It is true the rates of two cents per mile was established on the New York Central Railroad, but this was made a condition of consolidation, and would not have been binding upon that company unless they had carried into effect the consolidation.

The New York Central Railroad proper, has no commutation system in force, and on this account receives an average price per mile upon its entire passenger transportation, fully equal to the average price received by the New York and New Haven Railroad on the short travel between New York city and stations in Westchester county. I have given the subject under consideration some examination, and have reached the following conclusion :

1. That the New York and New Haven Railroad Company intend in good faith to make a reasonable reduction in their passenger fares, and applicable to their whole road.

2. That the limit to two cents per mile to passengers on that road within the State of New York, will result in an actual loss to the company on that part of its business.

3. That the effect of this loss will be to prevent the company from making its price on Connecticut passengers as low as they otherwise could afford to do.

4. That the people of the State of Connecticut are equally interested with the people of Westchester county in reaching the commercial metropolis of the country, and the former should not be unfairly discriminated against for the benefit of the latter.

5. That the people of Westchester county now pay a less price per mile for transportation on this road, than the people of Connecticut.

6. That State comity and the fraternal feeling, which should ever exist between neighboring States, should prompt the State of New York not to impose restrictions upon the Connecticut corporations, which it has not imposed upon its own railroad corporations, and which may result in serious injury to the people of a friendly State.

My desire to see that equal and exact justice is done to the

people of Connecticut, as well as to the people of New York State, and to the railroad company, and that neither may be compelled unreasonably to suffer for the benefit of the other, must be my apology for thus addressing you on this subject, and for respectfully requesting you to take such action in the premises as you may deem for the best interest of all concerned.

I have the honor to be,

Your obedient servant,

MARSHALL JEWELL.

MEMORIAL OF CITIZENS OF WESTCHESTER
COUNTY, N. Y., PROTESTING AGAINST THE
ACTION OF THE GOVERNOR OF
CONNECTICUT.

To the Honorable the Senate of the State of New York.

The undersigned, in behalf of the people of Westchester county, who travel on the New York and New Haven Railroad, respectfully urge your Honorable Body to pass the Bill now before you, amending the Act of 1846 concerning said road, so as to limit its rate of passenger fare to two cents a mile during eight months in the year, and two and a half the other four; and most emphatically protest against the unwarrantable interference of Governor Jewell, of Connecticut, with the legislation of New York, and against his attempt to influence the action of your Honorable Body adversely to the bill we, as citizens of New York, are urging on your favorable consideration. This bill was opposed before the Railroad Committee of the House, by Mr. Bishop, the President of the road, himself. He is an able speaker, was in Congress one term, and is certainly able to make the best of his case. He did so in this instance, but failed to convince the committee of

the justice of his cause. The bill was reported favorably, considered in Committee of Whole, approved, ordered to a third reading, and passed by the overwhelming vote of 69 to 17. The bill then came before your honorable body, and was referred to your Railroad Committee. Mr. Bishop appeared before it and rehashed his arguments, but knowing the weakness and untenableness of his position, has induced Governor Jewell, of Connecticut, to aid him in denying our people their rights, and we have, therefore, for the first time in the history of our country, the spectacle of the Governor of one State endeavoring to affect or interfere with the legislation of another, and that, too, in the interest of a wealthy and successful corporation, against the people from whom that corporation exacts more than is equitable and just. If the New Haven Railroad Company were too poor to argue its own case, there *might* be some excuse for his interference in the legislation of the State of New York; but when that corporation has, through its able President and others, argued with all the sophistry and cunning they so abundantly possess, before both the Railroad Committee of the House and of the Senate, his interference in its behalf, against the people of Westchester county, is an unwarranted and dangerous interference with the legislation of one State by the Governor of another.

We understand that the reason Governor Jewell offers you for his opposition to the bill is, that the New Haven Road cannot afford to carry passengers at the rates proposed in the bill; and that the reason why it cannot is, that it is required by a contract with the Harlem Road to pay a large sum for carrying each passenger over the thirteen miles of the latter road, extending from the depot of the New Haven Road, in New York city, to the junction of the latter road with the former near the village of Mount Vernon. We have the honor of submitting herewith a copy of the aforesaid contract, which shows that it is a *mutual* agreement. An arbitrator was chosen by each company, and a third one by the two. These three gentlemen fixed the prices which the New Haven Road should pay the Harlem, and also agreed that either company could call for a new arbitration every five years. That was in 1861; if the New Haven Company have not been satisfied that the prices they are paying the Harlem are

fair and cheap, the former would not have allowed two chances for a new arbitration to pass by. Beside this, the contract explicitly states that whenever the rates of fare on the New Haven Road are reduced, the prices paid the Harlem shall be reduced in the same ratio; hence, the bill we urge you to pass can work no loss to the New Haven Road on this score, since the prices paid to the Harlem Road will be reduced proportionately to the reduction in the fares.

We deny most emphatically that the proposed reduction of fare will necessitate a loss to the New Haven Company on any ground. Its last annual report shows that it made \$825,000 the previous year over and above all expenses, on a nominal capital of \$6,750,000, of which not more than \$4,000,000 has actually been expended in the construction of the road; that beside this, over half the road has been laid during the year with steel rails; new cars and engines built, etc., etc., all of which improvements had been charged to running expenses, and really swelled the profits to \$1,200,000. We saw that this company made fully *Thirty per cent.* on its actual cost, and most certainly had the right to conclude that with so profitable a business, it could afford to carry passengers as cheaply as the Morris and Essex, the New Jersey Central, the Hudson River, and other roads. Nay, more! Twenty years ago, when its travel was almost nothing compared with what it is now, the way fare to New Rochelle (nineteen miles from New York city depot), was but Thirty cents, and the annual commutation Fifty dollars; now the way fare is Fifty-five cents, and the commutation Ninety-three dollars, while the depot has been moved from Canal street to Twenty-seventh street (a distance of two miles), and the amount paid the Harlem, changed from eleven cents for every passenger, to thirteen for transient passengers, and five and a half for commuters.

Governor Jewell states in his letter, that the New Haven Company intends to reduce its fares if this bill is not passed. He should have added that it is about to remove its depot to Forty-second street, and that this shortening of the length of the road will necessitate a reduction of a few cents on the fares, since the company is limited now to three cents a mile in this State, and is charging every cent the law allows.

Governor Jewell forgets to state, that, while the rates of

commutation on the New Haven Road in New York State are from twenty to thirty dollars more per annum than the average of rates on other roads running out of New York City, yet that to New Haven is forty-four dollars less than that on other roads for equal distances.

We again urge your honorable body to pass this bill. We urge it in the name of Justice, of equality, of public policy, and in the name of the people of the east side of Westchester county.

AMHERST WRIGHT, JR.,

Prest. of the Westchester Transit Committee.

JOSEPH S. WOOD, Secretary *pro tem*.

CONTRACT

BETWEEN THE N. Y. AND N. H. R. R. CO. AND
THE N. Y. AND HARLEM R. R. CO.

At a meeting of the New York and New Haven Railroad Company, held at the office of Messrs. R. & G. L. Schuyler, in the city of New York, on the 20th day of January, 1846, the following resolution was unanimously adopted:—

“*Resolved*, That the Committee in charge of the negotiation with the New York and Harlem Railroad Co., consisting of Messrs. R. Schuyler, Bishop, and Elihu Townsend, be authorized, and have full powers to consummate and execute a formal agreement in behalf of this company, with the New York and Harlem Railroad Co., upon the basis of the arrangement already made with the Committee of the New York and Harlem Railroad Co., as reported by them at this meeting.”

[A true copy of the minutes, &c.]

Signed,

G. L. SCHUYLER, Sec'y.

AGREEMENT WITH THE NEW YORK AND HAR- LEM RAILROAD CO., JANUARY, 1846.

Whereas, at a meeting of the New York and New Haven Railroad Co., held at the office of R. & G. L. Schuyler, in the city of New York, on the 20th day of January, 1846, the above resolution, No. 1, was unanimously adopted (recited above), as appears by the certified copy of the original resolution attested by the signature of Geo. L. Schuyler, Secretary, hereto annexed.

And whereas, Mr. Samuel E. Lyon has been appointed sole Committee, with full powers, on behalf of the said New York and Harlem Railroad Co., to execute and deliver in due form of law, the agreement above mentioned on the part of the said New York and Harlem Railroad Co., as appears by the certificate duly attested, hereto annexed. Now, therefore, it is hereby mutually agreed and understood, by and between the said New York and New Haven Railroad Co., represented by Messrs. Schuyler, Bishop, and Townsend, as aforesaid, and the New York and Harlem Railroad Co., represented by Mr. Samuel E. Lyon, as aforesaid, as follows, viz :

1st. The two companies, by their officers, friends, and agents, shall use their best efforts to obtain the passage of an act through the Legislature of the State of New York, authorizing the New York and New Haven Railroad Co. to extend their road from the western line of the State of Connecticut, to the city of New York.

2d. After the passage of such an act, the two companies shall agree to connect their several roads at or near Williams Bridge, Westchester Co., which point of connection may be provided for in said bill.

3d. When the said New York and New Haven Railroad Co. shall have completed their road from Williams Bridge to Byram River, they shall have the right to run their engines and cars for passengers, freight, mails, expresses, &c., over the

New York and Harlem Railroad from the point of junction, as aforesaid, to the city of New York, and as far over the same, in the said city, as the said Company's road shall extend, for the compensation hereinafter mentioned, the said New York and New Haven Co. furnishing their own haulage.

4th. The said New York and New Haven Railroad Company shall, within three years from the passage of the act above mentioned, construct and finish their said road from the point of junction aforesaid to the Byram River, and, as a compensation for the use of the New York and Harlem Co.'s road, shall permit the said New York and Harlem Co. to carry over and upon the said extension from Williams Bridge to Byram River all the Westchester County passengers, the said New York and Harlem Co. furnishing their own haulage, with as many trains as they may deem necessary.

Provided, That they be so far under the control of the New York and New Haven Superintendent as not to interfere with the time of the New York and New Haven Railroad Co.'s regular trains. The New York and New Haven Co. hereby granting to the said New York and Harlem Railroad Co. the right to Westchester County passengers, reserving to themselves all other business which may be carried on said railroad between Byram River and Williams Bridge.

5th. The New York and Harlem Co. do further consent to furnish to the New York and New Haven Co. room for their engine and car-house at Thirty-third street and Forty-second street, in no event to exceed one-half the New York and Harlem Co.'s real estate at those places, at the rate the same cost the New York and Harlem Co., being principal and interest upon the investment for that purpose.

6th. The said New York and Harlem Co. do further agree to grade and construct a double track, to be laid with heavy H rail, from Harlem River to the aforesaid point of junction; to be made in a manner to be approved by the chief engineers of both roads; the said New York and New Haven Company agreeing to furnish the money necessary to construct and lay said double track to the said New York and Harlem Company, upon their bonds with seven per cent. interest, payable five years from date, to be secured by a mortgage on said road.

7th. It is hereby understood and agreed that each company is to keep its own road in good repair at its own expense.

8th. This agreement shall continue in force and be binding upon both companies during the term for which their charters have been granted, and for any renewal thereof.

In witness whereof, the said New York and New Haven Company, represented by Messrs. Schuyler, Bishop, and E. Townsend, committee specially authorized for that purpose, and the New York and Harlem Company by Samuel E. Lyon, committee in like manner specially authorized in behalf of said company, have duly executed these presents in duplicate this 22d day of January, 1846.

Signed,

ROBERT SCHUYLER,
ELIHU TOWNSEND,
A. BISHOP,
SAMUEL E. LYON.

In accordance with, and to carry out the provisions of the within agreements (above), and especially of article second of the same, the New York and New Haven Railroad Company, and the New York and Harlem Railroad Company, hereby mutually agree that the point of junction and connection between the two companies, "at or near Williams Bridge," referred to in said agreement, be fixed and established at a point on the line of the New York and Harlem Railroad, one mile and 62 chains north of the depot of the New York and Harlem Railroad Company, as the same now stands at Williams Bridge.

In witness whereof, the two companies have caused this agreement to be duly executed this 12th day of February, A. D. 1847, under the respective seals, and attested by the signatures of their Presidents.

Signed,

R. SCHUYLER, Prest. N. Y. and N. H. R. R. Co.
JOHN H. DYKERS, Prest. N. Y. and H. R. R. Co.

CONTRACT BETWEEN THE NEW YORK AND
HARLEM R. R. CO., MARCH 17, 1848.

This Agreement and Contract of Transportation, made and concluded this 17th day of March, A. D. 1848, between the New York and Harlem Railroad Company, of the one part, and the New York and New Haven Railroad Company, of the other part, WITNESSETH as follows:—

1st. It is mutually understood and agreed that this agreement shall stand in the place and stead of a certain agreement heretofore made between the said parties bearing date the 22d day of January, 1846.

2d. It is mutually understood and agreed that the junction and connection of the railroads of the two companies at or near Williams Bridge, as now located, one mile and sixty-two chains north of the present depot or station house of the New York and Harlem Railroad Company, at Williams Bridge, be and the same is hereby confirmed, approved and adopted.

3d. It is mutually understood and agreed that the New York and New Haven Railroad Company shall, on or before the 11th day of May, 1849, construct and finish the said road from the point of junction aforesaid to Byram River.

4th. It is mutually understood and agreed that when and as soon as the New York and New Haven Railroad Company shall have completed their road from the point of junction to Byram River, they shall have the right to run their trains, engines, and cars, for the transportation of passengers, mails, expresses, freight, and cover the track or tracks of the road of the New York and Harlem Railroad, from the point of junction aforesaid to and into the city of New York, and as far into the said city as the said Company's road shall extend, not, however, below the intersection of said railroad and Pearl street, in said city, the said New York and New Haven Company furnishing their own haulage.

5th. It is mutually understood and agreed that in the arrangement of trains of the two companies, preference shall be given to the through trains of the New York and New Haven Railroad Company, over the way or freight trains to be run by the New York and Harlem Railroad Company, and in like manner a preference shall be given to the through trains of the New York and Harlem Railroad Company over the way and freight trains of the New York and New Haven Railroad Company, and upon this principle the mode of running the trains of the two companies shall be adjusted from time to time by the said companies, or such officers as they may respectively appoint or designate to make such arrangements for running their several trains, so as to insure the greatest speed, accommodation, and safety to passengers, &c.

6th. It is mutually understood and agreed, that the New York and New Haven Railroad Company shall pay, in the manner hereinafter provided, and the New York and Harlem Railroad Company shall receive, as full compensation for the use and occupation of their track or tracks as aforesaid, a certain sum for each passenger transported by the said New York and New Haven Railroad Company in their several trains, to be dependent upon and adjusted by the total number transported daily, according to the following scale: "For any number not exceeding one thousand per diem, at the rate of fourteen cents each. For any number not exceeding twelve hundred and fifty, but over one thousand per diem, at the rate of twelve cents each. For any number not exceeding fifteen hundred per diem, but over twelve hundred and fifty, at the rate of ten cents each. For any number not exceeding seventeen hundred and fifty per diem, but over fifteen hundred, at the rate of nine cents each. For any number not exceeding two thousand, but over seventeen hundred and fifty per diem, at the rate of eight and a half cents each. For any number not exceeding twenty-five hundred, but over two thousand per diem, at the rate of eight cents each. For any number not exceeding three thousand, but over twenty-five hundred per diem, at the rate of seven and a half cents each. For any number not exceeding thirty-five hundred, but over three thousand per diem, at the rate of seven cents each. For any number not exceeding four thousand, but over thirty-five hundred per diem, at the rate of six and a half cents each.

For any number exceeding four thousand per diem, without further limit, at the rate of six cents each."

7th. It is mutually understood and agreed, that the New York and New Haven Railroad Company shall and will make monthly payments in pursuance of the above covenant, calculated from the daily returns of the month for which payment is made.

8th. It is mutually understood and agreed, that a system of commutation, and the terms thereof, and for running express engines, shall be adopted by the two companies as soon as they shall deem it judicious and necessary, and may arrange the details of such system.

9th. It is mutually understood and agreed, that an allowance shall be made and paid by the New York and New Haven Railroad Company to the New York and Harlem Railroad Company, for such portion of the amount which they may actually receive for the transportation of mails, expresses, trunks, crates, and packages, and for goods, wares, produce, and merchandise generally, as shall hereafter be agreed, upon the following principles, that is to say, the New York and New Haven Railroad Company shall retain a fixed amount for the station expenses at the point from which the above business is received, and also that to which it is delivered, and in like manner for the mail service, for the expenses of transportation to and from the several Post-offices and the Railroads. They shall also retain a proper and adequate amount for the transportation or haulage to be done by them as aforesaid over the roads of the New York and Harlem Railroad Company and the New York and New Haven Railroad Company, and the balance which may remain shall be apportioned rateably as to the distance which may have been used of the roads of the two companies respectively.

10th. The New York and Harlem Railroad Co. do further covenant to furnish to the New York and New Haven Railroad Co. room for their engines and car-house at Thirty-third and Forty-second street, in no event to exceed one-half of the New York and Harlem Railroad Co.'s real estate at those places, at the rate the same cost the New York and Harlem Railroad Co., being principal and interest upon the investment for that purpose, to be decided upon by the New York and New Haven Railroad Co. within (30) thirty days after the said

Company is furnished with a statement of the cost of said properties respectively.

11th. It is mutually understood and agreed that the New York and Harlem Railroad Co. shall without delay proceed to grade and construct a second line of rails or track with heavy H rails, from the termination of their present double track to the aforesaid point of junction, which second track is to be made in a manner to be approved by the chief engineers of both roads, and to be completed and ready for use on or before the completion of the road of the New York and New Haven Railroad Company, from said point of junction to Byram River, now supposed to be on or about the 1st day of October next; but it is further understood and agreed that the New York and New Haven Railroad Company shall, and will, upon the request of the New York and Harlem Railroad Company, loan and advance to them the sum necessary for the construction of the said second track, by installments as the work advances, or upon the execution of contracts for the same with responsible parties satisfactory to the New York and New Haven Railroad Company; but this mode of payment shall be at their option, to be secured by the bonds of said New York and Harlem Railroad Co., payable five years after date, bearing interest at the rate of seven per cent. per annum, payable half yearly, secured by the mortgage of said second track and appurtenances.

12th. It is mutually understood and agreed, that if the New York and Harlem Railroad Company shall, by any unforeseen impediment, be prevented from completing the new bridge over the Harlem River required for the construction of the said second track, within the time limited in the next preceding article of this agreement, the time for completing the same shall be extended without affecting the other stipulations of this agreement.

13th. It is mutually understood and agreed that the New York and Harlem Railroad Co. shall keep its road from the aforesaid point of junction to the termination of the part thereof to be used by the New York and New Haven Railroad Co. in good and sufficient repair to ensure the greatest speed, accommodation, and safety to passengers.

14th. It is mutually understood and agreed that this agreement shall continue in force and be binding upon both com-

panies during the term of their charters, respectively, and for all renewals thereof, but either party may terminate the covenants for compensation numbers 6, 7, 8, and 9, of this agreement upon any day after the expiration of three years from the commencement of the use of the road of the New York and Harlem Railroad Co., by the New York and New Haven Railroad Co. of which not less than twelve months notice shall have been given in writing to the other, but in that event it is mutually understood and agreed that the two companies shall and will forthwith, on service of said notice, proceed to arrange the terms of the new covenant for the above purposes, and if they cannot agree upon the terms of said new covenants, then the matters or points of disagreement shall be submitted to arbitrators in the usual mode, whose award shall be binding upon the parties and be embodied in the said new covenants for the ensuing five years, and at the end of each succeeding five years new covenants in regard to compensation shall be made in like manner, upon like notice being given by either party.

In witness whereof, the said N. Y. and N. Haven Railroad Co., and the said N. Y. and Harlem Railroad Co. have caused this agreement to be duly executed, in duplicate, this seventeenth day of March, A. D. 1848, under their respective seals, and attested by the signatures of their Presidents.

Signed,

CHARLES PARSHALL, Pres. Harlem Co. [Seal.]

ROBERT SCHUYLER, Pres. N. Y. & N. H. Co. [Seal.]

ADDITIONAL ARTICLE.

It is hereby understood and agreed that no fares shall be charged on the New York and New Haven Railroad below twenty-five cents from any point near the Harlem Railroad so as to interfere with the local fare of said Harlem Railroad Company, provided, however, that if the New York and Harlem Company shall reduce their present fare to Williams

Bridge of twenty-five cents, the New York and New Haven Company may also reduce pro rata below twenty-five cents, and that no way-passengers shall be taken by the New Haven Company between Williams Bridge and the city of New York.

A true copy.

Attest,

E. C. ROBINSON, Chief Clerk.

NEW YORK, June 29.

NEW YORK & NEW HAVEN R. R. Co., } *Award of Arbitrators*
with
NEW YORK & HARLEM RAILROAD Co., } *January 19th, 1861.*

The undersigned arbitrators, to whom were submitted certain matters on points of disagreement between the New York and Harlem Railroad Company and the New York and New Haven Railroad Company, in relation to the compensation to be received by the New York and Harlem Railroad Company for the use of their tracks by the New York and New Haven Railroad Company, in accordance with a contract between the said companies, dated March 7th, 1848, hereby make the following award:

The points of disagreement as referred to us being articles sixth, seventh, eighth, and ninth, of said contract, we have agreed upon the following to be substituted for said articles of corresponding numbers, viz:

6th. That the New York and New Haven Railroad Company shall pay, and the New York and Harlem Railroad Company shall receive as full compensation for the use of and occupation of their tracks, as provided in said contract, as follows, viz: for each full price passenger transported over their road by the New York and New Haven Railroad Company, the sum of (13) thirteen cents, and for each commuting passenger so transported over their road, the sum of ($4\frac{1}{3}$) four and one-third cents.

7th. That on all freight, express matter, extra baggage, mails, &c., transported over the New York and Harlem Railroad Company, as aforesaid, by the New York and New Haven Railroad Company, for such transportation there shall

be retained by that company in payment for their station, motive power, and other expenses, ($\frac{60}{100}$) sixty per cent. of the entire amount received by the said New York and New Haven Railroad Company, and the remaining ($\frac{40}{100}$) forty per cent. shall be divided between the two companies in proportion to the distances said freight, express matter, extra baggage, mails, &c., shall have passed over their respective roads.

8th. That the compensation fixed in article sixth to be paid to the New York and Harlem Railroad Company for the use of their tracks, is predicted on the existing local tariff rates for through passengers of the New York and New Haven Railroad Company, and if any change of said rates shall be made, then said compensation shall be proportionally advanced or reduced as the case may be, but no reduction shall be made in said rates without the concurrence of the Presidents of said companies, and in case of disagreement between them the matter shall be referred to such arbiter or arbitors as they may select, who shall determine whether such proposed reduction is judicious and should be made.

9th. That the New York and New Haven Railroad Company shall make monthly payments, in pursuance of the aforesaid contract, calculated from the daily business of the month for which payment is to be made, and each company shall be responsible to the other for the acts, neglects, or defaults of its own employees.

Witness our hands (in duplicate), this 19th day of January, A. D., 1861.

DAN TYLER,	} Arbitrators.
F. C. ARMS,	
CHAS. MINOT,	

A true copy. Attest,

E. C. ROBINSON, Chief Clerk.

NEW YORK, June 29, 1871.

Since the above arbitration, the rate received by the Harlem Railroad, for regular passengers of the New York and New Haven Railroad, has been increased to about $16\frac{1}{4}$ cents each, and for commuters to about $5\frac{1}{4}$ cents each trip.

W. D. BISHOP, Prest.

**EXHIBIT OF ANNUAL RECEIPTS OF THE NEW
YORK AND NEW HAVEN RAILROAD COM-
PANY, AND OF PAYMENTS MADE
TO THE HARLEM RAILROAD
COMPANY.**

	Annual Receipts.	Payments under the foregoing contract for the privilege of running cars over 14 miles of the Harlem Railroad track, the Harlem Company furnishing neither cars, motive power, nor depot facilities.	Additional payments to the Harlem Railroad Co. for "haulage by horses."	Total tribute paid annually to the Har- lem Railroad Co., from 1861 to 1871.
1861	\$1,018,068	\$92,992	\$23,105	\$123,097
1862	899,642	91,582	26,156	117,738
1863	1,142,763	106,325	31,292	137,617
1864	1,550,913	126,140	65,389	191,529
1865	2,017,892	170,601	80,952	251,553
1866	2,160,786	178,573	71,149	249,722
1867	2,241,516	173,256	72,192	245,448
1868	2,407,942	189,432	71,782	261,214
1869	2,353,016	189,141	77,932	267,073
1870	2,463,071	201,104	85,416	286,520
1871	*2,615,230	256,304	88,369	344,673

* The receipts of the company for the year ending March 31, 1871, are given in the directors' report to the stockholders as \$2,313,949, and are reported to the Railroad Commissioners for the year ending Sept. 30, 1871, as \$2,358,926, but as no mention is made in the report to the stockholders of the payment to the Harlem Company, this must be the net receipts. In the report to the Railroad Commissioners it is admitted that the sum paid to the Harlem Company is "deducted from receipts." The amount paid to the Harlem Company is suppressed altogether in the report to the Railroad Commissioners for the year ending Sept. 30, 1870, and the receipts for the year are given as \$2,299,138.

*LOCAL FARES FROM STATION TO STATION IN
NEW YORK AND CONNECTICUT.*

Average rate per mile in New York in 1871,	. . .	3.12 cents.
Average rate per mile in Connecticut in 1871,	. . .	4.68 cents.
Average rate per mile in New York in 1872,	. . .	3.12 cents.
Average rate per mile in Connecticut in 1872,	. . .	4.01 cents.

*THROUGH FARES IN NEW YORK AND IN
CONNECTICUT.*

IN 1871.

New York to Port Chester, N. Y., 27 miles, 80 cts., average 3 cts. per mile.
 Greenwich, Ct., to Bridgeport, 28 miles, 90 cents, average 3.21 cents per mile.
 Greenwich, Ct., to New Haven, 45 miles, \$1.45, average 3.22 cts. per mile.
 New York to Boston, *via* New Haven and Hartford, 236 miles, \$6.00,
 average, 2.54 cents per mile.

IN 1872.

New York to Port Chester, N. Y., 27 miles, 75 cents, average 2.85 cts. per
 mile.
 Greenwich, Ct., to Bridgeport, 28 miles, 80 cents, average 2.87 cents per
 mile.
 Greenwich, Ct., to New Haven, 45 miles, \$1.30, average 2.88 per mile.

*RATES OF PASSENGER FARE CHARGED BY
THE NEW YORK AND NEW HAVEN
RAILROAD CO. IN 1871, AND SINCE
JUNE 1, 1872.*

Miles and dec- imals of a mile.	IN THE STATE OF NEW YORK.	1871.		1872.	
		Fare.	Rate per mile in cents and deci- mals of a cent.	Fare.	Rate per mile in cents and deci- mals of a cent.
14.00	New York to Mount Vernon,	45	3.21	45	3.21
1.57	Mount Vernon to Pelhamville,	5	3.09	5	3.09
1.52	Pelhamville to New Rochelle,	5	3.28	5	3.28
3.64	New Rochelle to Mamaroneck,	10	2.74	10	2.74
3.65	Mamaroneck to Rye,	10	2.74	10	2.74
1.64	Rye to Portchester,	5	3.02	5	3.01
2.57	Portchester to Greenwich,	10	3.89	10	3.89
IN CONNECTICUT.					
1.56	Greenwich to Coscob,	10	6.41	5	3.20
3.64	Coscob to Stamford,	15	4.12	15	4.12
3.63	Stamford to Noroton,	15	4.14	15	4.14
1.00	Noroton to Darien,	10	10.00	5	5.00
1.00	Darien to Five Mile River,	10	10.00	5	5.00
2.40	Five Mile River to South Norwalk,	15	6.25	10	4.17
2.93	South Norwalk to Westport,	15	5.11	10	3.41
4.76	Westport to Southport,	20	4.20	15	3.15
1.58	Southport to Fairfield,	10	6.32	5	3.16
4.80	Fairfield to Bridgeport,	15	3.12	15	3.12
3.47	Bridgeport to Stratford,	15	4.32	15	4.32
1.50	Stratford to Naugatuck Junction,	10	6.66		
3.01	Naugatuck Junction to Milford,	15	4.98	*15	3.33
7.02	Milford to West Haven,	25	3.56	25	3.56
2.50	West Haven to New Haven,	10	4.00	10	4.00

* Stratford to Milford.

REPORT
OF THE
JOINT STANDING COMMITTEE ON RAILROADS,
ON
PASSENGER FARES AND FREIGHTS,
MADE TO THE
GENERAL ASSEMBLY OF 1871.

The Joint Standing Committee on Railroads, to whom was referred the returns of the several railroad companies of the State, showing rates of freights and fares, and leases and contracts with other roads, submit herewith the following

REPORT.

1. A table showing the rates of fare to those purchasing single tickets from station to station over the whole length of the several roads. [p. 23]
2. A table showing the rates from station to station over the whole length of the roads, to those who purchase tickets in packages, or mileage tickets. [p. 23]
3. A table showing the rates of through fare over the roads (single tickets). [p. 24]
4. A table showing the rates of through fare over the roads, by purchasing package, or mileage tickets. [p. 24]
5. A table showing the rates of fare on commutation tickets. [p. 25]
6. A table showing the rates of local freights. [omitted.]
7. A table showing the rates of through freights. [p. 26]

JOHN S. TURRILL,

Chairman on the part of the House.

JULY, 1871.

TABLE No. I.

FARE FROM STATION TO STATION THROUGH THE WHOLE LENGTH
OF THE SEVERAL ROADS IN THE STATE,

SINGLE TICKETS.

	Distance.	Fare.	Rate per mile, cents.
*New London & Northern R. R.,			3.50 to 4.00
New York & New Haven R. R. Co., (in New York,) - - -	27	\$0.80	2.96
N. Haven, Middletown & Willimantic R. R. Co., - - -	22½	95	4.22
New York & New Haven R. R. Co., (in Conn.,) - - -	47	2.20	4.68
Norwich & Worcester R. R. Co., -	60½	2.85	4.73
New Haven & Northampton R. R. Co., including branch, - - -	59¾	2.40	4.00
Naugatuck R. R. Co., - - -	62	3.40	5.48
Hartford & New Haven R. R. Co., (main line,) - - -	62	3.40	5.48
Hartford & New Haven R. R. Co., (main line and branches,) - -	79¼	4.60	5.80
Housatonic R. R. Co., - - -	73	4.35	5.96
Hartford, Providence & Fishkill R. R. Co.,	122½	7.55	6.15
Danbury & Norwalk R. R. Co., - -	23½	2.00	8.51
Shore Line R. R. Co.	No returns received.		

*Returns of New London & Northern R. R. Co. not given in detail.

TABLE No. II.

FARE FROM STATION TO STATION THROUGH THE WHOLE LENGTH
OF THE ROAD BY PURCHASING "PACKAGE," OR

"MILEAGE TICKETS."

	Rate per mile, cents.
New London & Northern R. R. Co., (mileage tickets,) -	2.50
Hartford, Providence & Fishkill R. R., (tickets for 500 miles,) -	2.60
Housatonic R. R. Co., (25 tickets or mileage,) - - -	3.00
New Haven & Northampton Co., (50 tickets,) - - -	3.00
Danbury & Norwalk R. R. Co., (round trip,) - - -	3.74
Norwich & Worcester R. R. Co., (50 tickets,) - - -	3.79
New York & New Haven R. R. Co., (no discount,) - - -	4.68
Hartford, Providence & Fishkill R. R. Co., (10 tickets,) - - -	4.93
Hartford & New Haven R. R. Co., (no discount,) - - -	5.48
Naugatuck R. R. Co., (no discount reported,) - - -	5.48
Shore Line R. R. Co. No returns received,	

TABLE No. III.

THROUGH FARES—SINGLE TICKETS.

	Distance.	Fare.	Rate per mile, cents.
*New London and Northern,			2.50 to 3.00
New Haven and Northampton Co., - - -	46½	1.45	3.12
Hartford and New Haven, - - -	62	2.00	3.22
Naugatuck, - - - - -	62	2.00	3.22
New York and New Haven, - - - -	47	1.55	3.29
Norwich and Worcester, - - - -	60¼	2.00	3.32
Housatonic, - - - - -	73	2.45	3.35
Hartford, Providence and Fishkill, - -	122½	4 10	3.35
Danbury and Norwalk, - - - -	23½	1.00	4 27
New Haven, Middletown and Willimantic, Shore Line Railroad Co., no returns received.	22½	.90	4.00

*Returns from New London and Northern R. R. Co., not given in detail.

TABLE No. IV.

THROUGH FARES, BY PURCHASING "PACKAGE" OR "MILEAGE" TICKETS.

	Rates per mile in cents and decimals of a cent.
New Haven and Northampton Co., (50 tickets,) - - -	2.34
New London and Northern R. R. Co., (mileage ticket,) - - -	2.50
Hartford, Providence and Fishkill R. R. Co., (ticket for 500 miles,) -	2.60
Norwich and Worcester R. R. Co., (50 tickets,) - - -	2.66
Hartford, Providence and Fishkill R. R. Co., (10 tickets), - - -	2.68
Housatonic R. R. Co., (25 tickets, or mileage tickets,) - - -	3.00
Hartford and New Haven R. R. Co., (no discount,) - - -	3.22
Naugatuck R. R. Co., (no discount reported,) - - -	3.22
New Haven and New York R. R. Co., (no discount,) - - -	3.29
Danbury and Norwalk R. R. Co., (round trip,) - - -	3 74
Shore Line R. R. Co., (no returns received.)	

TABLE NO. V.

PASSENGER FARES TO COMMUTERS.

Tickets are issued for trips between all the stations, and for one month as well as for three, six and twelve months. Excepting on the Hartford, Providence & Fishkill road, commuters may make any number of trips each week-day. On that road the trips are limited to about 30 per month, but a payment of 25 per cent. additional removes the limitation.

The following table is based upon an estimate of 26 trips each way per month :

<i>New York & New Haven R. R. Co.</i>					Rate per mile in decimals of a cent.
Stamford to New York, 35 miles, 3 months, \$50,					0.91
" " " 6 " 75,					0.68
" " " 12 " 113,					0.51
New Haven to New York, 74 miles, 3 months, \$65,					0.54
" " " 6 " 98,					0.42
" " " 12 " 146,					0.31
<i>Hartford & New Haven R. R. Co.</i>					
Hartford to New Haven, 36 miles, 3 months, \$31,					0.55
" " " 6 " 50,					0.44
" " " 12 " 98,					0.43
Springfield to New Haven, 62 miles, 3 months, \$45,					0.45
" " " 6 " 66,					0.34
" " " 12 " 120,					0.31
<i>Hartford, Providence & Fishkill R. R. Co.</i>					
Willimantic to Hartford, 31½ miles, 3 months, \$30.75,					0.62
" " " 6 " 58.43,					0.59
" " " 12 " 104.50,					0.51
Providence to Hartford, 90 miles, 3 months, \$60,					0.43
" " " 6 " 114,					0.40
" " " 12 " 204,					0.38
<i>Danbury & Norwalk R. R. Co.</i>					
Norwalk to Danbury, 23½ miles, 3 months, \$21,					0.55
" " " 6 " 38,					0.51
" " " 12 " 70,					0.47
<i>Norwich & Worcester R. R. Co.</i>					
Putnam to Norwich, 33 miles, 3 months, \$36,					0.69
" " " 6 " 68,					0.66
" " " 12 " 130,					0.63
Worcester to Norwich, 60 miles, 3 months, \$55,					0.58
" " " 6 " 100,					0.53
" " " 12 " 200,					0.53

New Haven, Middletown & Willimantic R. R. Co.

Middletown to New Haven, 22½ miles, 3 months, \$25,	0.70
" " " 6 " 45,	0.62
" " " 12 " 85,	0.60

Housatonic R. R. Co.

For 30 miles, 3 months, \$40,	0.86
30 " 6 " 70,	0.73
50 " 3 " 57,	0.72
50 " 6 " 95,	0.62

Naugatuck R. R. Co.

Waterbury to Bridgeport, 31½ miles, 3 months, \$45,	0.92
" " " 6 " 80,	0.82
Winsted to Bridgeport, 62 miles, 3 " 62.50,	0.64
" " " 6 " 105,	0.53

New Haven & Northampton R. R. Co.

No commutation tickets sold.

TABLE No. VII.

THROUGH FREIGHTS.

	Rate per ton per mile, cents and dec. of a cent.
New York and New Haven R. R. Co., - - - - -	4.60
Hartford and New Haven R. R. Co., - - - - -	5.32
New Haven and Northampton R. R. Co.,* - - - - -	4.70
Housatonic R. R. Co., (whole length of road,) - - - - -	5.00
" " (Bridgeport to Canaan, 73 miles,) - - - - -	9.04
New London and Northern R. R. Co., - - - - -	3.00
Naugatuck R. R. Co., - - - - -	7.95
" " (coal,) - - - - -	4.43
Hartford, Providence and Fishkill, (Providence to Hartford,) - - - - -	4.66
" " " (Providence to Waterbury,) - - - - -	4.08
Shore Line R. R. Co., - - - - -	5.90
Norwich and Worcester R. R. Co., - - - - -	
Danbury and Norwalk R. R. Co., - - - - -	12.34
New Haven, Middletown, and Willimantic R. R. Co. - - - - -	8.88

*Coal rates average a trifle over 3 cents per ton per mile.

PROCEEDINGS

OF THE

SENATE

OF THE

STATE OF CONNECTICUT,

IN THE

CONTESTED ELECTION CASE

OF

POND vs. COLE.

MAY SESSION,

1872.



NEW HAVEN, CONN.:

PRINTED BY CHARLES C. CHATFIELD & CO.

PREFACE.

In publishing in the present form the proceedings of the senate of the state of Connecticut, in the case of a contested election which has received considerable attention, and the importance of which cannot fail to be recognized hereafter, the object has been to furnish a correct and complete record. The various reports and resolutions have been carefully compared with the originals on file in the office of the secretary of state, and the discussions compiled from the reports of the newspapers whose reporters were present. The state board of canvassers of votes, consisting of Hon. Hiram Appelman, secretary of state, Hon. David P. Nichols, treasurer, and Hon. James W. Manning, comptroller of public accounts, after reporting in the usual manner the names of the senators elected as shown by the returns, added the following:

“It will be observed that a document signed by the presiding officer of the electors’ meeting of the town of Southington is annexed to the returns from said town; and we also refer to a paper, signed also by said presiding officer now on file in the office of the secretary of state. Neither of these documents have been considered in our canvass of the votes of said town.”

These documents, which are referred to generally as “supplemental returns,” are here given.

I. That attached to the returns :

“At the request of the counsel of Charles M. Pond, Esq., one of the candidates for the office of senator for the first senatorial district, I would state that there was one vote polled at the election above reported for Charles H. Pond for senator which was not counted or declared, and is not included in the above return. Since the adjournment of said electors’ meeting there has been shown to me the affidavits of John L. Collins, John A. Brooks, Frank L. Cadwell and Amon Bradley, all electors residing in Southington, and credible persons, from which I should be led to believe, if there be nothing to contradict the statements

therein contained, that there were other errors made in sorting, counting, and declaring of the votes for senator polled in the town of Southington at said election.

Dated at Hartford, this 9th day of April, 1872.

ORSON W. STOW,
Presiding officer."

2. The other paper referred to :

"To the Honorable Board of Canvassers of the State of Connecticut.

The undersigned, moderator at the electors' meeting, held on the first Monday of April, A. D. 1872, in the town of Southington, respectfully begs leave to submit the following :

That there was a single vote cast at said electors' meeting for Charles H. Pond for senator and not returned. That there was a single vote for Charles J. Cole for senator printed upon a clean republican ticket "so-called," and which was not returned, but was improperly thrown out by the counters, solely because a ticket for representatives was found folded within it. That the *ex-parte* affidavits alluded to in his supplementary return are his sole ground for believing that there was any error in said count excepting as herein before set forth. That a recount of the vote of Southington for senator would as I believe add no more to the plurality of Charles M. Pond, (allowing to Charles M. Pond said vote for Charles H. Pond,) over Charles J. Cole in the town of Southington, than three votes.

Dated this 16th day of April, 1872.

ORSON W. STOW,
Presiding Officer."

PROCEEDINGS OF THE SENATE

IN THE CASE OF

POND vs. COLE.

SENATE, THURSDAY MORNING, MAY 2.

Hon. Mr. Turrill, of the sixteenth district, introduced a resolution providing that the senate proceed to choose by ballot a committee to consist of three senators to serve as a committee on contested elections.

Senator Woodward, of the twelfth, said that the gentlemen representing the majority had determined upon senators Turrill, of the sixteenth, Brown, of the eighth, and the minority on Budd, of the tenth.

Senators Turrill, Brown and Budd were elected.

The following petition of Charles M. Pond, of West Hartford, for his right to a seat in the senate, as senator from the first senatorial district, was received and referred to the committee on contested elections.

To the Senate of the General Assembly of the State of Connecticut, to be holden at New Haven, in and for said State, on the first Wednesday in May, A. D. 1872 :

The petition of Charles M. Pond, of West Hartford, in said state, respectfully sheweth : That your petitioner is an elector of said state, and a resident in the first senatorial district therein ; that at the election for state officers and members of the general assembly, held in said state, on the first Monday in April, 1872, he was a candidate for the office of senator, in and for said first senatorial district ; that at said

election he received the greatest number of votes for senator, given to any one person, in said district, but by reason of mistake and accident in counting and declaring the votes for senator, the full number of votes given for him, was not returned to the secretary of the state and canvassed, as the constitution and laws of the state require ; that upon the canvass of the votes returned to said secretary, it appeared that Charles J. Cole received 5,367 votes ; that Charles M. Pond received 5,360 votes, and there were scattering 286 votes ; and that thereupon the board of canvassers declared that the said Charles J. Cole had received the greatest number of votes for senator in said district, and was duly elected.

That of the scattering votes, there were returned from the town of Hartford in said district, two votes for Charles Pond, one vote for C. M. Pond, and one vote for C. Pond, all of which votes should have been added to your petitioner's votes, by the board of canvassers, but were not.

And your petitioner further sheweth, that there were but three hundred and eighty-one (381) votes for him declared and returned from the town of Southington, in said district, and no greater or other number was allowed him, from said town, by said canvassers, while in truth and in fact there were three hundred and ninety-four (394) votes polled for him at said election, in said town of Southington, which should have been declared and returned to said secretary, and allowed to him by said canvassers, but by mistake and accident in sorting and counting the votes for senator given in said Southington, were not counted for him and returned, as the same should have been done.

And the petitioner further sheweth that he has been informed and believes, and therefore avers, that the full number of votes given for him for said office at said election, in the town of Hartford, in said district, was not returned to said secretary or allowed him by said canvassers ; but that several votes, the precise number being unknown to your petitioner, given for your petitioner in several of the wards of the city of Hartford, in said town of Hartford, were not declared and returned to said secretary.

And so the petitioner avers, that by the correction of said mistakes, it will be manifest that he received the greatest number of votes, for senator, in said first district, at said election, and is duly elected to that office. Whereupon he respectfully remonstrates to the admission of the said Charles J. Cole to a seat in your honorable body; and humbly prays that your body will inquire into the foregoing allegations, and upon their being found true, to declare by a proper resolution that the said Charles J. Cole is not duly elected senator for said district, but that your petitioner is, and that he be admitted to a seat in your honorable body, as a duly elected member thereof. And he as in duty bound will pray.

Dated at Hartford, this 19th day of April, A. D. 1872.

CHARLES M. POND.

To the sheriff of the county of Hartford, his deputy, or to either constables of the town of Hartford, within said county:

Greeting: By authority of the state of Connecticut, you are hereby commanded to summon and give notice to Charles J. Cole, Esq., of said town and county of Hartford, to appear before the senate of the general assembly of the state of Connecticut, to be holden at New Haven, within and for said state, on the first Wednesday of May, A. D. 1872, that is to appear before said senate on the second day of the session of said general assembly, then and there to make answer to the foregoing petition and to show reasons, if any he have, why the prayer thereof should not be granted. Hereof fail not, but of this process legal service and due return make.

Dated at Hartford this 19th day of April, A. D. 1872.

CHARLES E. GROSS,

Commissioner of the superior court for county of Hartford.

HARTFORD COUNTY, ss. {

HARTFORD, APRIL 19, 1872. }

By virtue hereof I left a true and attested copy of this petition and citation at the usual place of abode, of the within named Charles J. Cole, Esq., in said town of Hartford.

Attest,

FREDERICK P. LEPARD,

Constable of the Town of Hartford.

Hon. Mr. Woodward called for the report of the state board of canvassers on the vote for senators, which was referred to the committee on contested elections.

TUESDAY, MAY 7,

Hon. Mr. Perkins presented the following resolution :

SENATE, MAY SESSION, A. D. 1872.

Resolved, That the committee on contested elections are hereby instructed to report to the senate whether the contestant requests and claims that any boxes containing votes cast at the election in the first senatorial district shall be opened, and if so the grounds upon which said request and claim is based, and if any objection is made thereto by the sitting senator, the grounds upon which said objection is based.

Mr. Perkins said the resolution was brought up so that the matter of opening boxes, which involved some points of law, might be brought before the senate. The resolution was passed.

FRIDAY, MAY 31.

Hon. Mr. Turrill said the committee on contested elections, in the case of senator Cole, had not agreed upon a unanimous report. He was ready to submit his report, which he thereupon proceeded to read, as follows :

SENATE, MAY SESSION, 1872,

The senate having, on the 7th day of May, A. D. 1872, passed the following resolution, viz. :

SENATE, MAY SESSION, 1872.

Resolved, That the committee on contested elections are hereby instructed to report to the senate whether the contestant requests and claims that any boxes containing votes cast at the election in the first senatorial district shall be opened, and if so, the ground upon which said request and claim is based, and if any objection is made thereto by the sitting senator, the grounds upon which said objection is based.

The senate committee on contested elections, having under consideration the petition of Charles M. Pond, claiming the seat in the senate now occupied by Honorable Charles J. Cole, in pursuance of instructions in the foregoing recited resolution, the undersigned member of said committee hereby reports that the contestant, the said Charles M. Pond, claims that the box containing the votes cast for senator in the town of Southington, in the first senatorial district, on the 1st day of April, 1872, should be opened, and requests that the committee open said box, examine and recount the ballots contained therein.

The grounds upon which said requests and claim are based are :

That there were errors and mistakes made by the counters of votes in said Southington, in sorting, counting and reporting the votes cast for senator on said 1st day of April, 1872, and more particularly as follows :

That three votes were cast for Charles M. Pond for senator in said Southington, which were on labor reform ballots, and that said three votes were not counted for said Charles M. Pond, but were counted for John Payne.

That one vote was given for said Charles M. Pond for senator upon a republican state ballot, and the said vote was counted for Charles J. Cole, and not for said Charles M. Pond.

That ten votes were given for said Charles M. Pond for senator upon democratic state ballots, which were not counted for said Pond, nor for any other person, for senator.

That all said state ballots on the evening of April 1st, 1872, were returned to a box or trunk legally locked and sealed, and properly, and legally, and carefully preserved, and are now in the care of the town clerk of Southington, and in the town clerk's office, and that by opening said box, examining and recounting said ballots contained therein, these claims will be proved to be facts beyond all doubt and question.

The sitting senator makes objections to the opening of said box, and the examination and recounting the votes contained therein, and his objection is based upon the following grounds :

1st. That the precedent that was established last year is no precedent for this case. The returns of the presiding officers of last year showed that a fraud had been committed which would change the result.

In this case the *returns* show no fraud or error that would change the result.

2d. The constitution of this state provides that the canvassers of votes for governor shall simply make the count and return the same to the General Assembly and said General Assembly shall declare who is elected governor, and any supplemental report can only be taken notice of by them.

But in relation to senator, the board of canvassers canvass the votes and declare *who* is elected.

That said canvassers have so done and taken into consideration the returns, and have declared *who* is elected.

3d. *By law*, votes should be counted by counters appointed for that purpose, and reported to the moderator, and the *moderator* shall return the votes to the box in which they were deposited by the voters and taken from the counters, and that the *moderator* shall lock and seal the box and deliver the same to the town clerk, to be by him preserved.

That this law, in this instance, has not been complied with ; that the votes were not returned to the ballot box, from which they were taken, but to an old hair trunk.

That they were not by the moderator locked and sealed up and deposited with the town clerk, but that the same was done by another and an unauthorized person.

4th. That the state ballot (on which were the votes for senator) were put into the same box to be kept in which the representative and justice ballots were put, mixed indiscriminately.

5th. That said trunk has not been properly kept, and that ballots could be put into said trunk, and ballots could be extracted therefrom, without breaking the seal.

6th. That there is no precedent for the opening of boxes and recounting votes on mere suspicion of fraud or mistake.

That this is only a case of suspicion.

7th. That all the ballots that were found in the state box

in the town of Southington were not returned to said trunk, but some were thrown away or destroyed, and there is no means to verify the correctness of the vote cast with the number of names checked upon the voting list as having voted.

The undersigned asks leave to further report, that he finds (provided it is proper for him so to do) that counters were legally appointed to count the votes cast in the town of Southington on the 1st day of April, 1872, six in number, and that on the closing of the ballot boxes said counters, in the presence of the registrars of voters, and assisted by one or both of them, first proceeded to assort and count the votes in the state box. The ballots were all first assorted and put in proper piles. The counters then proceeded to count, the work being divided, some counting one kind of ballots, some another; two counting all the democratic split, scratched, and pasted ballots, and a part or the whole of the republican split, scratched and pasted ballots.

The straight ballots, democratic or republican, were counted in bunches of one hundred each, and when a bunch amounting to one hundred had been counted they were passed to the registrars of voters, the number named, the votes rolled up, and one registrar held them while another tied up the bunch with a string; the number of votes were marked on them and they were put into a small trunk that belonged to the town clerk's office, and that had before been used for the same purpose several years. When less than one hundred remained they were proceeded with in the same manner—the number marked on the bunch and deposited in said trunk. The straight ballots of the other party, republican or democratic, were proceeded with in the same way. The democratic split, scratched and pasted ballots were put into one package, counted, rolled, tied, marked and deposited in the same manner, and the republican scratched, split and pasted ballots were counted, proceeded with, and deposited in the same manner. The union reform and labor reform ballots were counted, proceeded with, and deposited in the same manner, said last two kinds being less than one hundred.

There were only one package of each. All state ballots were put into said trunk at one end thereof, and were all tied up in packages and marked as aforesaid. After counting the state ballots the counters proceeded in the same manner to assort and count the representative and justice ballots, putting all said ballots in the same trunk, the representatives in the middle, and the justice at the opposite end of said trunk from the state ballot, all being tied in packages.

After all the votes had been counted and declared, inquiry was made by the registrars for the moderator, and he not being present the registrars locked the trunk, and took the same and carried it across the street to the town clerk's office, and there, in the presence of the town clerk, sealed the trunk by pasting a piece of paper over the key-hole and writing on said paper seal the names of both said registrars, and then and there delivered said trunk so sealed, and the key, to the town clerk, who has since retained the same in his office.

The said trunk, with said votes therein, has been, since that time, carefully preserved and kept by the town clerk in a room adjoining his store, communicating with it by a door which is kept open, and the clerk of the town clerk had access, and was the only one that had access to said room.

The lid of said trunk could be slightly raised without unlocking said trunk or breaking said seal, by inserting the blade of a knife, or some thin instrument, thus raising it about one-eighth of an inch; and single ballots could be put into said trunk without disturbing the seal, and a skilful and expert person might possibly extract single ballots from said trunk, but packages of ballots could neither be inserted nor abstracted without breaking the seal or unlocking the trunk.

There was no evidence before the committee that said trunk had been molested or disturbed in any way, and the undersigned is of opinion, from the evidence, that all the ballots cast and found in the state box (with the exceptions hereafter noted) were put into said trunk, and that it has been carefully kept by the proper custodian, has not been tampered with, and now contains the votes cast in said Southington for state officers, including senator (except as above mentioned),

tied in packages and in such shape that they would be easily identified and recounted.

The undersigned would further report that the contestant introduced three electors of Southington, who testified that they each voted the labor reform state ticket, except senator, and that they voted for Charles M. Pond for senator. The undersigned is of opinion that they so voted, and that by the error of said counters the said three votes were not counted for Charles M. Pond, but were counted for John Payne, the labor reform candidate for senator. The contestant introduced one elector of Southington who testified he voted the regular reform republican state ticket, except for senator. That he supposed he voted for Charles M. Pond for senator, and the contestant showed that such a ballot was found in the box. It was claimed the same was counted for Mr. Cole, and not for Mr. Pond.

The undersigned at present expresses no opinion as for whom said vote was counted, or if it was counted at all.

The contestant introduced evidence that 392 votes were counted and returned for Richard D. Hubbard, the democratic candidate for governor, and that he did not receive more than one vote, if any, on other than democratic ballots, and that said Hubbard was not erased or scratched on any democratic ballot.

That Charles M. Pond for senator was not erased or scratched or taken off from any democratic ballots, and that only 381 votes were returned for said Charles M. Pond for Senator from said Southington, claiming he was entitled to ten more votes than was returned for him. On the other hand, the sitting senator introduced one of the registrars of voters who testified that he saw two or three democratic ballots taken from the box which had the name of Charles J. Cole pasted over the name of Charles M. Pond for senator.

Evidence was before the committee that Marshall Jewell, the republican candidate for governor, received all the republican ballots except one, which was scratched, and that he received two votes on the union reform ticket, and there were returned for him 329 votes ; that Charles J. Cole was

not erased, scratched, or taken from any republican ballot, (except as before mentioned and except as hereafter noted), and was entitled to the three votes mentioned before, and there was returned for him from Southington for senator, only 328 votes.

The undersigned finds that a republican state ballot, with the name of Charles J. Cole on the same for senator, was found in the state box, and within said ballot was enclosed a regular republican ballot for representatives. This ballot was rejected as a double ballot and was not counted nor returned to said trunk, but thrown away or destroyed.

That a republican state ballot was found in the same box, with the name of Charles J. Cole erased and the name of Charles H. Pond written on for senator; said vote was not counted or returned for Charles H. Pond nor for Charles M. Pond for senator, and the preponderance of evidence was that said ballot was not counted for any person for any office, nor was it returned to said trunk, but was thrown away or destroyed.

These two last facts are also shown by the second supplemental return of the presiding officer. Ballots were found in the state box for representatives or justice, or both, which were thrown away or destroyed, and were not returned to said trunk.

The undersigned is of opinion that there is sufficient evidence of error and mistake in the assorting and counting of votes for senator in the town of Southington, as would justify the opening of said box and the recounting said ballots (if properly preserved,) and that such recount would remove all doubts as to the truth of the claims by the respective parties, and without something further appeared, might be decisive of the matter. The undersigned also finds that said trunk is in the custody of a political friend of the sitting senator.

The official canvass for the whole district gave

Charles J. Cole,	-	-	-	-	5,367	votes
Charles M. Pond,	-	-	-	-	5,360	"

Plurality for Cole,	-	-	-	-	7	votes.
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The undersigned makes no report on the merits of the case, except so far as may be necessary to intelligently decide the question raised by the resolution of the senate, there being other facts in the case not herein reported upon.

All of which is respectfully submitted.

JOHN S. TURRILL.

The following resolution authorizing the recounting of the vote accompanied the report.

SENATE MAY SESSION, 1872.

Resolved, That the committee on contested elections be instructed to proceed to the town of Southington, examine the box in which are deposited the ballots given in said town for senator at the last election, hear such additional proper evidence as may be offered regarding the sealing, delivery, keeping and present condition of said box ; publicly examine and recount the ballots for senator therein, and give to the results of such proceedings such weight as, in the opinion of the committee they deserve in the decision of said committee, in the matter of the petition of Charles M. Pond, for the seat in the senate now occupied by Hon. Charles J. Cole.

Hon. Mr. Brown, another member of the committee, read his report as follows :

SENATE, MAY SESSION, 1872.

The senate having, on the 7th day of May, A. D. 1872 passed the following resolution, viz. :

SENATE, MAY SESSION, 1872.

Resolved, that the committee on contested elections are hereby instructed to report to the senate whether the contestant requests and claims that any boxes containing votes cast at the election in the 1st senatorial district shall be opened, and if so the ground upon which said request and claim is based, and if any objection is made thereto by the sitting senator the grounds upon which said objection is based.

The undersigned, a member of the senate committee on contested elections, having under consideration the petition of Charles M. Pond, claiming the seat in the senate now occupied by Hon. Charles J. Cole, in pursuance of instructions in the foregoing recited resolution, would hereby report—

That the contestant, Charles M. Pond, claims that the box continuing the votes cast for senator in the town of Southington, in the 1st senatorial district, on the first day of April 1872, should be opened, and requested that the committee open said box, examine and recount the ballots contained therein

The grounds upon which said request and claim are based are, that there were errors and mistakes made by the counters of votes in said Southington in sorting, counting and reporting the votes for senator on said first day of April, 1872, and more particularly as follows :

That 3 votes were cast for Charles M. Pond for senator, in said Southington, which were on the labor reform state ballots, and that said 3 votes were not counted for said Charles M. Pond, but were counted for John Payne.

That one vote was given for Charles M. Pond for senator upon a republican state ticket, and the said vote was counted for Charles J. Cole and not for said Charles M. Pond.

That ten votes were given for said Charles M. Pond for senator upon democratic state ballots, which were not counted for said Pond nor for any other person for senator.

That all said state ballots on the evening of April 1, 1872, were returned to a box or a trunk, legally locked and sealed, and properly, legally and carefully preserved, and are now in the care of the town clerk of Southington, and in the town clerk's office, and that by opening said box, examining and re-counting said ballots contained therein, these claims will be proved to be facts beyond all doubt and question.

Another reason given why the box should be opened is, that there were 1 vote cast for C. M. Pond, 1 for C. Pond, and 2 for Charles Pond in Hartford, as is shown by canvassers' report, which it is claimed should be counted for Charles M. Pond. If counted, they would of course reduce Cole's plurality.

The sitting senator makes objection to the opening of said box, and the examination and recounting the votes contained therein, and his objection is based upon the following grounds :

That the precedent that was established last year is no precedent for this case. The returns of the presiding officers

last year showed that a fraud had been committed which would change the result.

In this case the returns show no fraud or error that would change the result.

The constitution of this state provides that the canvassers of votes for governor shall simply make the count, and then return the same to the general assembly, and said general assembly shall declare who is elected governor, and any supplemental report can only be taken notice of by them.

But in relation to senator, the board of canvassers canvass the votes and declare who is elected. That said canvassers have so done, taken into consideration the returns, and declared *who* is elected.

By law votes should be counted by counters appointed for that purpose, and reported to the moderator, and the moderator shall return the votes to the box in which they were deposited by the voters and taken to be counted, and that the moderator shall lock and seal the box, and deliver the same to the town clerk, to be by him preserved.

That this law in this instance has not been complied with ; that the votes were not returned to the ballot box from which they were taken, but to an old hair trunk.

Next, they were not by the moderator locked and sealed up and deposited with the town clerk, but that the same was done by another and an unauthorized person.

That the state ballots (on which were the votes for senator), were put in the same box to be kept, in which the representative and justice ballots were put, mixed indiscriminately.

That said trunk has not been properly kept, and that ballots could be put into said trunk, and ballots could be extracted therefrom, without breaking the seal.

That there is no precedent for the opening of boxes and recounting of votes on mere suspicion of fraud or mistake ; that this is only a case of suspicion.

That all the ballots that were found in the state box in the town of Southington were not returned to the said trunk, but some were thrown away or destroyed, and there is no means

to verify the correctness of the vote cast with the number of names checked upon the voting list as having voted.

That no errors, mistakes or frauds are shown sufficient to order the opening of said trunk.

The undersigned, believing this report covers all the ground called for by the resolution, would respectfully submit the same.

LUCIUS BROWN.

Hon. Mr. Budd, the third member of the Committee, then read his report as follows :

SENATE MAY SESSION, A. D. 1872.

Agreeing as I do with the honorable chairman of the committee in the most of his deductions and opinions, I suppose I might have spared the senate the infliction, and myself the trouble of presenting an independent report. But as there are some points to my mind fully established by the evidence, which the report of the honorable chairman does not fully cover, I have concluded to present, as tersely as possible, a report upon the whole subject, for the reason that it can be done in less time than it would occupy to show the difference between his view of the case and my own. With the permission of the senate, I will read the report which I have prepared.

The undersigned, a member of the committee on contested elections, to whom was referred the petition of Charles M. Pond, for a seat in this body, begs leave to report, that after a full hearing, in which the said Pond presented to your committee his proofs at length in support of said petition, and in which Charles J. Cole, who now occupies the seat claimed by said Pond, presented at length his proofs against said petition, he is of the opinion that the prayer of said petitioner ought to be granted, and that the said Pond is entitled to the seat in this body now occupied by the said Charles J. Cole. And in support of this opinion, the undersigned respectfully submits the following reasons :

First. Four votes were cast for the said Pond, at the election on the first Monday in April last, in the town of Hartford, which, for the reason that the christian name of said

Pond, was not given in full, were not counted for him ; but were returned by the moderator in said Hartford as "scattering." Two of these votes gave his name as Charles Pond, one as C. M. Pond, and one as C. Pond. The said Charles M. Pond was the only candidate of the name of Pond for any office in said Hartford, on said first Monday in April last, and as there was no other person of the name who, on said day, was a candidate for senator, or for any other office, and as the said Charles M. Pond then was notoriously a candidate for senator in the first district, and as all said four votes were cast for senator, the undersigned has no doubt that all said votes were intended for the said Charles M. Pond, and should accordingly be allowed to him.

Second. That in the town of Southington, in said district, three state ballots with the name of Charles M. Pond on them for senator, were, on said first Monday in April, lawfully cast by three different voters, who swore before your committee that they cast them, none of which were counted for said Pond, but all of which were in fact counted for John Payne, the regular labor reform candidate for senator ; and the undersigned believes that these three votes should be counted for the said Charles M. Pond.

Third. That in said Southington there was also cast one ballot, headed "Republican State Ticket, except Senator ;" that on that ballot was printed the name of Charles M. Pond for senator ; that said ballot was in fact counted for the said Charles J. Cole, but should be counted for the said Charles M. Pond, thus making a difference of two in the result.

Fourth. That there was also cast in said Southington, on the same day, one vote for Charles H. Pond for senator, which was not committed at all, but which should be counted for the said Charles M. Pond, the same having been manifestly intended for him, as no other person with the name of Pond was on said day a candidate, in said Southington, for senator or any other office.

Fifth. That in footing up, or calling off the democratic split tickets, in said Southington, of which there were eighteen, a mistake was made by means of which eight votes only were

counted for said Pond, whereas there should have been counted for him from said split tickets eighteen ; as it was satisfactorily proved to the undersigned that all said split tickets were regular democratic state tickets, with the name of said Pond printed upon them : and that said name was not scratched or erased from any one of them, that by means of said mistake ten votes cast for said Pond were not counted for him, but should be so counted.

The undersigned would state that the whole number of votes cast in said Southington for Jewell as governor, was three hundred and twenty-nine, which was one more than the entire republican vote of that town ; that the whole number of votes cast for said Cole as senator, in said town at the same time, was three hundred and twenty-eight, which was the entire republican vote of the town ; that every republican vote of the town, viz. three hundred and twenty-eight, comprising both straight and split, was in fact counted for said Cole, and no others were either cast or counted for him.

The undersigned would further state that the vote for Hubbard as governor, in said town, and on said day, both straight and split, including one from the union reform ticket, was three hundred and ninety-two ; while the whole vote for Pond, in said town, and on said day, for senator, though he was on every ticket that Hubbard was on, and was not scratched on any one of them, was declared to be only three hundred and eighty-one, or ten less, by reason of the mistake aforesaid, than it should be.

For the reasons adduced, the undersigned is fully satisfied that Charles M. Pond is justly entitled, and should be at once allowed to fill the seat now occupied by Charles J. Cole in this body ; the said Cole having been declared elected by a plurality of seven only, and the said Pond having received, in said Southington and Hartford, nineteen more votes than were counted for him, leaving the plurality in favor of said Pond, over said Cole, *twelve*.

The undersigned would further state that one vote in said Southington, rejected as double, should be counted for Charles J. Cole, but this would not change the plurality, as above

stated, for the reason that one vote, as before stated, belonging to Pond was in fact counted for Cole.

In conclusion, and in view of the facts elicited from the testimony offered to your committee, the undersigned is of the opinion that the gentleman who has heretofore during the present session occupied the seat of the honorable Senator from the first district cannot consistently continue to occupy the same, at least, until his right to do so is made clear beyond the possibility of a doubt by a recount of the votes in the town of Southington ; and with the conviction that the seat, according to every rule of justice and right belongs to Charles M. Pond, the undersigned respectfully recommends the passage of a resolution declaring the said Pond entitled to the said seat, and Charles J. Cole not entitled thereto.

All of which is respectfully submitted.

B. L. BUDD,

A member of the committee on contested elections.

The reports and resolution were all tabled for printing, and the whole subject was made the special order for Wednesday, June 5th, at half-past ten.

WEDNESDAY, JUNE 5.

Hon. Mr. Turrill called for the order of the day, the Pond-Cole contested election case. The question was upon the passage of the resolution reported by senator Turrill, instructing the committee to open and recount the votes for senator in Southington.

Hon. Mr. Woodward of the twelfth district, said he had been requested to move a postponement of the business till Thursday. Personally, he did not care.

Hon. Mr. Budd said he saw no reason why the matter should be further delayed. If the contestant is entitled to his seat he should have it immediately. He regretted to say that there had been an evident disposition to procrastinate, and if the senator is given his seat it will be an empty honor.

Hon. Mr. Turrill said the senator from the tenth was mistaken as to the object of the delay.

Hon. Mr. Budd said that he would not object if any member would say he had not read the report.

Hon. Mr. Stoddard said he supposed the motion had been made in good faith ; but it ought to be remembered that to-day we only decide preliminaries, not as to who will have the seat. It is a question of the admission of evidence, that is all. Why can not that be done to-day ? There must be a further report. Now, it is difficult to see why the senate cannot act honestly to-day, and if any gentleman will say so he would not oppose the adjournment. But if it is, the senate cannot decide the matter before next week.

Hon. Mr. Budd said that one of the senators will not be here Thursday, and there is a full senate to-day.

Hon. Mr. Woodward said he made the motion by request and he knew that the request was made in perfectly good faith, and the member who desired it would so move only he was peculiarly situated.

Hon. Messrs. Stoddard and Budd withdrew their objections and the matter was made the special order for Thursday at half-past ten.

THURSDAY, JUNE 6.

Senator Budd called for the order of the day.

Senator Perkins moved to postpone the order of the day for five minutes ; lost.

Senator Budd addressed the senate as follows :—

Mr. President :—I have no doubt that when the minority of this honorable body designated the senator of the tenth as the one who should represent them upon the committee on contested elections, they thought they were paying him a high compliment. I trust, sir, I appreciate the compliment if I fail to see the disinterested motive which prompted it.

It has been my fortune or misfortune to be associated with two honorable senators, both of them members of the legal profession and both of them as tenacious of the rules of evidence, rules of practice, professional etiquette and the like as the most ceremonious enthusiast of their profession could desire. I can but regret, sir, the legal, or perhaps I should say

the politico-legal air which has surrounded this whole investigation ; and I can but believe that could the case have been stripped of this air, and could the committee have consisted of three honest farmers totally ignorant of all these court customs, the investigation would have been conducted with the view alone of ascertaining which of the contestants was entitled to a seat in this body, and the result, to say the least, would have been sooner arrived at.

The political complexion and status of the witnesses were carefully shown, and as freely commented upon, as the piety or want of piety of the clergyman's daughter is discussed in the village sewing-circle. Why, sir, in the "argument" one of the counsel went as far back as the reign of King Charles to prove that the senate at the May session in 1872 had not the right to decide upon the qualifications of its own members ; and another went still further back, even to the crucifixion of our Divine Master, in proof of some assertion which the opposing counsel doubted.

I have made these prefatory remarks, Mr. President, more to show my friends of the minority of this body how pleasant a service they have denied themselves ; and I would merely add that if any of my unprofessional—I was going to say *illegal*—brethren of the senate find themselves similarly situated, they may rest assured of the sincere sympathy of the senator from the Tenth.

Mr. President, I solemnly protest against the attempt which has been and is still being made to make a party question of this matter. No language of my own can better express my sentiments upon this subject than the admirable article which appears in a leading republican journal this morning, and which will do none of us harm to listen to :

"The attempt made to bind the vote of the republican members of the senate by the action of caucus, on the election case in the first senatorial district, cannot be too severely reprehended. Whatever excuse there may be for caucus action in other matters, there can be none in questions of contested seats. We have no advice to offer the senators as to how they shall vote on this question of ordering a recount

of the votes, and shall only remind them that partisan considerations are entirely out of place in such a matter. The senators who refused to be bound by caucus respected their oaths, and it is to be regretted that all were not so mindful of the solemn obligations they assumed when they took their seats. The politics of Mr. Pond or Mr. Cole have nothing to do with the question of which has been legally elected, and neither has the probable vote of either on any question that may come, before the senate. Caucusing on such a matter is a gross violation of decency."

The first testimony offered to your committee was the moderator's return from the town of Hartford. This shows that there were four votes cast, in which the christian name of Mr. Pond was omitted, which were counted as "scattering," and Mr. Pond was not credited with them. These votes were as follows: two for Charles Pond, one for C. M. Pond, and one for C. Pond. Now, sir, it seems to me to be manifestly the duty of the senate to ask themselves the question. what was the intention of the voters who cast these ballots?

It is in evidence before the committee that no other man of the name of Pond was running for senator or any other office at the time; and also that it was notoriously known at the time that Charles M. Pond was a candidate for the office of senator in the first district.

Here is perhaps as good an opportunity as any which may offer for me to say that the unkind remark of the gentleman who is occupying the seat of the senator from the first district, viz.: that the senator from the tenth had not been a disinterested member of the committee, was in my opinion, as unjust as was his refusal to consent to a re-count of the ballots in the town of Southington. The fact is Mr. President, I have not the pleasure of Mr. Pond's acquaintance, and I have never to my knowledge ever seen the gentlemen. But, sir, we know of him down in old Fairfield as "Charlie Pond," a high minded, honorable, patriotic gentleman of Hartford, who believes that the revenue of his state ought to be increased by taxing the premium notes of wealthy insurance companies. I do not doubt, and sir, I believe, there is not a

senator upon this floor who doubts that the four votes cast in Hartford were intended for, and of right ought to be counted for, Charles M. Pond. If a precedent is asked for, I need only refer to the votes which were cast, last year, for "Jas. English," "J. E. English" and "J. English," and which were allowed by the general assembly to be credited to the then democratic candidate for governor. We claim then for Mr. Pond four votes from the town of Hartford.

Three gentlemen by the name of Brooks, Collins and Caldwell appeared before your committee and swore positively that they voted a ticket in all respects like the labor reform ticket, except that the name of Charles M. Pond was printed in the place of Payne as the candidate for senator. Now the evidence goes to show that these three tickets were counted as regular labor reform tickets, and were credited to Payne, the labor reform candidate for senator, and not to Pond.

This is manifest from the fact that the moderator's return from the town of Southington gives Payne his entire party vote, namely : eleven. We claim these three votes for Charles M. Pond, which, added to the four Hartford votes, makes our claim for him, seven.

Dr. Osborne, the village physican of Southington—I entertain a great respect for village physicians, Mr. President, provided they belong to the orthodox school of medicine—the Doctor swears that he had in his possession when he went up to vote, two, and but two tickets, one a straight republican state ticket, and the other headed "republican state Ticket except Senator," the words "except Senator" being printed in smaller type just under the head line ; that upon this ticket was the name of Charles M. Pond for Senator. The Doctor says he intended to vote this ticket, and firmly believes he did vote it, for when he arrived at home he took the remaining ticket from his pocket, examined it, and found it to be the regular republican state ticket, with Charles J. Cole's name upon it for senator. Now the counters swear that no such ticket was noticed, and that if it was there, it was taken or mistaken for a regular republican ticket, and was counted for Charles J. Cole. This manifestly makes a

difference in the result. We claim Doctor Osborne's vote for Charles M. Pond, which, added to the seven, gives us eight.

Mr. Merritt M. Woodruff, a bookkeeper, one of the counters, swears that in assorting the tickets preparatory to counting, he came across a regular republican ticket from which the name of Cole for senator had been erased and the name of Charles H. Pond written in with blue ink. This ticket was also seen by Mr. Finch, one of the registrars, and also by Mr. Walkley, another of the counters—a republican by the way—who swears positively that not only was the vote not counted for Mr. Pond, but apparently in their anxiety to discard the ticket as a supposed illegal vote, they absolutely threw the entire ticket out, and neglected to count the vote for any candidate on the ticket, although the senator was the only name scratched. Now, applying the same arguments I made use of in the case of the four initial votes in Hartford, we claim this vote for Charles M. Pond, which added to the eight previously claimed, gives us nine.

Again, sir, in counting the democratic scratched tickets in the town of Southington,—and if my memory serves me, the sheriff alone was scratched—a mistake was made by which Mr. Pond was credited with only eight votes, when he should have been credited with eighteen. Upon this point Mr. Atwater, one of the (republican) counters, swears that he counted the democratic split tickets, and that the name of Mr. Pond was not scratched upon a single one of them, and when asked how he accounted for the discrepancy between the democratic votes for governor and senator, he answered in these words: "I think there was a mistake in footing up the figures or in calling off the count." And in another place he says: "I remember that Mr. Ives, another of the republican counters, said there were eight votes for Pond for senator, and I said there were eighteen."

Mr. Atwater says further, that when the vote was declared, he was surprised at the fact that Pond was not credited with the same number of votes with which the other candidates on the state ticket were credited, and that he drove within an hour after the vote was declared, to the store of Ives, and

called his attention to the fact that the mistake had been made of crediting Mr. Pond with only eight, instead of eighteen votes. Mr. Finch, the registrar, swears that he picked up a paper on the table where the votes were counted, upon which was written "18 democratic votes straight to sheriff," and upon the democratic ticket the senator came before the sheriff. Finch showed this paper to Ives, and Ives said it was in his own handwriting, and admitted that there had been a mistake committed. We claim these ten votes for Charles M. Pond; and to substantiate further the said claim, let me call your attention to a few figures, and let me ask the honorable senators to take these figures down as I call them off. It will give them a far clearer view of the subject: His Excellency, Governor Jewell, received in the town of Southington 329 votes, being one more than the entire party vote. Charles J. Cole received 328 votes, being the entire party vote. These were made up of 273 straight republican and 55 scratched republican votes. Hubbard, the democratic candidate for governor, received 392 votes, one more than his entire party vote. Charles M. Pond was credited with only 381 votes, being ten less than the entire party vote. Now, sir, where are these 10 votes? Mr. Atwater swears that he counted the 18 split democratic tickets, and that Pond's name was not scratched upon a single one of them, and no one contradicted his statement. Is there any doubt in the mind of any one that those ten votes should be counted for Mr. Pond? These, added to the nine already claimed, make nineteen votes, which we claim that Charles M. Pond has not been, but should be, credited with.

The returns of the board of canvassers show that there were cast for Mr. Cole in the entire district, 5,367 votes. and that Charles M. Pond has received in the entire district 5,360 votes. We claim that he should be credited with nineteen additional votes, which would make his total vote 5,379, and give him a plurality of twelve over Cole.

Now, sir, a word in regard to that poor abused hair trunk. If we are to believe the testimony of witnesses, it is not one of those formidable evidences of modern gentility, fashionable

proportionately as they increase in size ; it is an innocent little trunk, described as being about twelve inches long, ten inches wide and eight inches deep. Its antiquity, as well as the duty it has done, entitles it to respect. It has been used for a number of years for the very purpose which it is now put to. Of course, sir, I mean as a receptacle for ballots, not as a bone of contention. But some gentleman may say, the law says the tickets shall be returned to the box, and a hair trunk, even of a diminutive size and an honorable record, is unknown to the law. I submit, sir, whether this is not a distinction without a difference, and if, as it has been proven, the ballot box was not provided with a lock and key, and if as for years it has been the custom after each election, to tie the tickets as they were counted into bundles and place them in this trunk, and if as in this instance was the case the trunk was locked, sealed, and placed together with the key thereof into the hands of a political friend of the sitting senator, by the two registrars, I say, sir, I submit whether the law has not been complied with in essence and in substance if not in letter—to my mind it has ; and to my mind, sir, this entire matter is as clear as the noon-day sun. There is not a shadow of doubt that Mr. Pond is entitled to his seat in this body, and no one with the least spark of gentlemanly instinct can with a smile childlike and bland, claim that seat in the one breath, and in the next object to the opening of the box which contains the votes which his own political friends swear are in that box, and which in case of a re-count will decide the matter beyond the possibility of a doubt in favor of the contestant.

I desire, Mr. President, to submit the following resolutions :

SENATE, MAY SESSION, A. D. 1872.

Resolved, 1st, That Charles I. Cole not having received at the election held on the first Monday in April, A. D. 1872, in the first senatorial district, the largest number of legal votes, is not entitled to the seat in this senate.

Resolved, 2d, That Charles M. Pond having received at the election held on the first Monday in April, A. D. 1872, in the first senatorial district, the largest number of legal votes, *is* entitled to a seat in this senate, and the said Charles M. Pond

is hereby declared to be the senator for the first district from the first Wednesday in May, 1872.

Senator Woodward said, in reply to an article in the *Palladium*, that in a caucus of the republican senators, no effort had been made to bind anybody, although this election case had been considered.

Senator Turrill said it had not been a desirable duty to serve on this committee. He had endeavored to do his duty by both parties. He denied that there had been any attempt to bind any senator in caucus. The members had not all agreed. It was admitted that by the returns Mr. Cole had received 5,367 votes, and Mr. Pond 5,360 votes. In one ward in Hartford four votes were cast for "Charles Pond," "C. M. Pond" and "C Pond." He was of the opinion that these votes should be counted for Mr. Pond. In Southington three votes were cast, in his opinion, for Mr. Pond, which were not counted for him. The testimony had convinced him that these three votes in Southington should be counted for Mr. Pond. This would bring Mr. Pond's vote up to that of Mr. Cole. One elector in Southington supposed he had voted a republican ticket on which Mr. Pond was named for senator. How this vote was counted he could not tell. Nor could he tell whether it was counted at all. There were eighteen scratched democratic ballots, on none of which was the name of Mr. Pond scratched. There were 390 regular democratic ballots. One republican testified that on three of these ballots Mr. Cole's name was pasted over that of Mr. Pond. Then Mr. Cole ought to run ahead of Mr. Jewell, whereas he runs behind. After further remarks, he said that in his opinion the box should be opened and the ballots counted.

Senator Brown, another member of the committee, reviewed the evidence. He declared that the contestant was trying to take Senator Cole from the seat, by the collar. His position was that no ballot-box should be opened without undoubted proof—proof which makes it positive that fraud or an error has been committed, which would change the result. He claimed that the count was not disputed by the democratic counter, on the evening of election. Therefore he did not be-

lieve there was a miscount. One witness was positive that he saw three democratic tickets with Cole's name upon them. There was some testimony to show that Mr. Cole's name was not scratched on any republican ticket, but his opinion was that this was a mistake. He proceeded to review the other portions of the testimony, and claimed that as the ballots had not been kept according to law, they could not be regarded as evidence.

Senator Perkins moved that the vote on the resolutions in the order of their presentation be taken at half past ten o'clock, Friday.

FRIDAY, JUNE 7.

Hon. Mr. Budd called for the order of the day, the Pond-Cole contested election case.

Hon. Mr. Stoddard thought the discussion had already been too long, but as it had been intimated that no democrat could vote to open the Southington ballot, he wished to explain. The case of last year was referred to. There was no claim that the action of last year was according to the constitution. But the constitution provides that each house shall be the judge in regard to the election of members. The senate is the final judge. It is our duty as it is our right. He combated the argument of senator Brown. There is a doubt, and a count of the votes will settle the question. There is no pretense that the votes have not been carefully and properly kept. He should vote for the resolution instructing the committee to open the Southington box. We are acting according to the organic law. We ought to have all the testimony. There is a principle at stake.

Hon. Mr. Perkins thought the senate was asked to override the law. He objected to the recount of the ballots, because they have not been kept in the proper receptacle.

Hon. Mr. Potter then spoke as follows :

Mr. President and Senators : I have only a few words to say in defense of the vote I expect to give against this resolution offered by the senator from the sixteenth. I esteem it a bad precedent to resort to the re-opening of the ballot

box on the occasion of a contest like this. In cases where it has been resorted to it has generally proved nothing. It was done last year to discover a mistake in the election of governor, and, if my recollection serves me, it proved only one thing to a certainty, and that was that the box had been tampered with, and that not a feather's weight was to be attached to the condition of its contents. If the opening of this box in Southington would *prove* anything or satisfy anybody, I should favor it. To rely upon a re-count is, to my mind, to encourage uncertainty, suspicion, foul manipulation and fraud. Around the ballot box, from the opening the polls on the morning of the day of election to the hour of adjournment, its sacredness and integrity is secured by every means known to the law. The registrars, belonging equally to both parties, choose a non-partisan presiding officer. There is a real fairness in requiring an equal representation, equal official care and vigilance, equal impartiality throughout the day to both and all parties having the care of the boxes. No fraud is possible, except by the grossest carelessness on the part of the defrauded party. What is true of the voting is true of the counting. Each party is as fully represented by its own chosen officers and its own party counters as it could desire. It is now no longer possible for one party to manage the voting, or manœuver the counting to answer base ends, or to manipulate a given result, as was the case formerly when the dominant party alone closely surrounded the polls and only admitted sometimes one or two of the dullest of their opponents to help count votes. No fairer system than our present one can be devised. And this impartiality is carried out to the satisfaction of all parties, in all, or nearly all cases, during the day of election. But, sir, the moment the votes have been counted and thrown back into the box and sealed up, like as we would file away a last year's almanac which we do not wish to throw away, not a *tithe* of its former sacredness remains, and none of the vigilance which before surrounded it. Its so-called sacredness then becomes a fiction. We will suppose the law is fully complied with, that a piece of white paper fancifully called a seal, is pasted

over the key-hole ; and the box is put away by the hand of the town clerk himself. It is generally then easy for any one, out of curiosity or from any other motive to gain access to it, to unseal its apertures and open it, manipulating its contents at pleasure, relocking and resealing it as before. This could be done daily without the complicity of the official, whose duty it is to keep it. Sometimes we have heard of the bottom being removed and replaced without breaking the seals !

There is to be sure an *appearance* of sanctity thrown around the sealed box, but it is in appearance only. The presence of both parties around it, the unceasing eye of jealous officials and of numerous interested voters on the day of voting, its unceasing guardians, are all wanting in the silent office or accessible storeroom of the honest town clerk, the walls of whose sanctum for many hours, in each twenty-four, could tell no tales of what was going on within them. So, sir, if legal safeguards, and the combined vigilance of its custodians, official and unofficial, during the day, *failed* to detect fraud or mistakes, how useless to attempt such detection when all these safeguards are wanting !

But if it were *certain* that some good might be effected by this re-opening of the box, which should be kept according to the strictest forms of law, in order to have any weight, what can be said of the manner in which the Southington ballots were kept ? Was the law at all complied with ? The law says the *moderator* shall return the votes to the original box in which they were first deposited, and that he alone should lock and seal the box and deliver the same with his own hands to the town clerk. Was this done ? No, the legal box was thrown aside, and an old hair trunk (venerable relict !) was substituted. The *moderator* himself did not lock and seal even this depository, but it was done by some indifferent person, unknown to the law.

The law further requires the state ballots to be put back by themselves, but these vigilant guardians of the franchise, these law-abiding officers (?) permitted unauthorized persons to throw the State ballots into a heap, with other ballots for

justices, representatives, and whatever else any designing person might have adroitly thrust into this mass of rubbish without, proper vigilance as to whether all the ballots were put back. *Suspicion*, sir, SUSPICION fastens itself upon every step of the proceedings after the legal count.

Further, this ancient hair trunk not only was not the proper depository, but it was a dilapidated, shackling affair, which, all agree, invited tampering. It must have been an heirloom in the family, transmitted from the first settlers, for a hair trunk nowadays is a curiosity. It was old, and, according to the testimony, when locked or sealed, was so open that ballots could be put in under its loose-fitting lid or cover, and ballots might be abstracted with impunity.

But let us keep our eyes on that box a few minutes after the closing of the Southington count. The moderator, honest soul, wearied by the day's labor, has gone home, leaving the registrars, or any body, to pack away the ballots. The box was packed with its miscellaneous ballots and what not, contrary to the forms of law. Its lawful guardians are fled and it is taken away in the darkness of the night (9 o'clock, if my memory serves me), the parties that illegally bore it, starting off by a flickering light, which soon went out, and they groped their way as best they could in the dark, to the town clerk's office. I will admit that both these men who bore it were honest, trusty men, who possibly had not heard of the large money that had been bet by sporting characters on the result of this contest, all that sort of character abounding in and near Hartford, as well as other cities. And these betting men were more interested in this senatorial election, for some reason, than any other. Or, if they, these aforesaid bearers of the boxes, heard of the gambling on the result, they were too pure to allow any improper approaches while they, or either of them, had this box in charge, or before it reached the town clerk's office. But see the *opportunity*, if in the care of other less pure men. Suppose, for instance, one of them to have been a good, honest, but rather dull man, of no suspicions, and wanting in vigilance, leaving the carrying, handling, etc., in the dark, of this box to his companion, who is for

instance, known as a crafty, shrewd, political hack, who could unblushingly do the dirty work of the party (senators may apply it to either party they please), but the character is well known. Such a man cannot be supposed to be above a bribe. He violates no official oath. He is not sworn to the illicit duties he is now doing. The sworn officer is snoring in his bed, perhaps. We do not know that the box is yet locked. If it is, this unscrupulous man has the key, and the gamblers are with him, and their money can touch his palm. That box can be fixed, and then they know how they can set stories afloat of mistakes or miscounts, and days after men begin to to recollect, dimly at first ; but finally honest men, by hearing it repeated and unconsciously wishing it might have been different, are led to corroborate what they never would have thought of without prompting, and prompting is not wanting. I am speaking now of good honest folks, and by the time they are wanted in court, in the hands of skillful counsel, they have pretty good recollections of things they never would otherwise have recalled. But I return to the fascinating old relict, the hair trunk. Its old hasp is brought down and located, the key hole is sealed, after a fashion, i. e., a piece of paper is pasted over it, and in this case the honest violators of all the forms of the law depart, for I would not insinuate that they *meant* to do any wrong. The town clerk takes the trunk into a room adjoining his store and lays aside the key. There, for two months it remains, the door open, with the interesting relict in sight. In fact the hundreds of customers that throng the store day and night, could easily handle it if they chose. The town clerk did not *see* any body meddle with it, nor did his clerk. They say so in good faith, and yet it would not be difficult for any one so disposed to get to it, open it, change the ballots, and then bring the kind of proof that has been before this committee. I do not wonder, Mr. President, that this committee on contested elections were distracted by the evidence, lawyers of eminence though they be, two of them, and the other, if it were not for spoiling a good physician, in my opinion ought to have been one. He has some valuable qualifications, and he has only to cultivate the talent that is in him.

But to return. I do not, sir, wonder that no two of the senators agree, and that each has brought in a different report, all of them, by the way, being very able. I admire the fairness and frankness of the report of the honorable chairman. It does credit to his head and heart, but it does not convince me that the precedent he recommends is a good one, or if adopted in this case would have any satisfactory result. No, Mr. President, the worsted party, after such an examination, would feel and say there was no reliance to be placed upon the condition of the contents of that ancient hair trunk. He would say if the venerable shrine itself had not been violated, yet that all the forms of law respecting its custody have been violated, and he would instantly take his appeal from it. The report of the honorable senator from the tenth, foreseeing the discredit and confusion that might be thrown over the testimony derived from this source, wisely as I think, takes the bull by the horns, and asks for a direct vote, without opening this hair trunk, which would prove to be, as he fears and I fear, another Pandora's box. At any rate, it would cause great delays, which neither the senator from the first, nor the contestant desires. Especially should not Mr. Pond, if he is entitled to his seat and expects to get it before the week of adjournment, desire to have a hair of that trunk touched, as it might have to be followed by the summoning and affidavits of the busy farmers of Southington, who can ill afford the time.

I rather like the report of the third member of the committee, the senator from the eighth. He gives us the facts and argues the question pro and con, from the evidence adduced, and he certainly spoke to the point, but I wish he had brought in also *his* resolution, not only in favor or against the sitting member, as he judged best, but further :

"That said venerable hair trunk, a relict of antiquity, should be placed in the Connecticut Historical Society, among the antique furniture that came over in the good ship May Flower ;" otherwise it will inevitably, I fear, fall into the hands of Phineas T. Barnum, of Fairfield county, where, indeed, it could be converted into a shrine, to contain among

other curiosities the celebrated anti-caucus manifesto, forever to be kept in the midst of the people it was designed to bless.

But one word more, in all seriousness. Let us not turn aside the ballot from the sacred guardianship of the lawful and impartial officers which surround it on and through the day of election, and leave it unprotected in the hands of any body, to be afterwards produced as evidence, at the pleasure of any designing body who choose to resort to it to overthrow the result of the open ballot. Rather, sir, let it be understood, once for all, that such gross disregard of the forms of the law estops all appeals to the legislature for sanction, or precedent ; and only appeals to us or calls for a more stringent enactment to punish the violators of our election laws. I shall vote against the resolution offered by the chairman of the committee, and am prepared to vote directly upon the resolution offered by the senator from the tenth.

Hon. Mr. Budd said that there was one point upon which he wished to clear the minds of the senators. He appealed to the other members of the committee to verify his statement, that the question was distinctly asked of both registrars, whether it were possible for either of them to have tampered with the box while carrying it to the town clerk's office, without the knowledge of the other. They both swore that it was impossible, and that neither of them had tampered with it.

Hon. Mr. A. B. Woodward said he would say a word or two upon his own views. If the question was before him as an individual, for whom he should vote, he should not hesitate a moment. But it appeared before the senate as a question as to the legal election in that district, and he was bound to receive all evidence which would tend to settle the matter. He could not believe that any court of justice. The hair trunk was not the evidence, but the ballots. Now, from the evidence which the senate had there appeared to be reasonable grounds for believing that the ballots in the box would show the true state. The tickets had been put in bundles and carefully deposited in the box, and the box deposited with the town clerk, the box sealed. Now he could not see why the opening of this box would not give evidence. If I wanted a

shield to get behind and prevent voting as I believed, then I should take this. But I believe that in voting on this question I should vote precisely as if the position of the parties were changed, and precisely as I believe conscientiously the result of the election shows. For this reason I desire to get the evidence.

Hon. Mr. Cole said he had no feeling in the matter, and it was no consequence whether he went home or not, but he thought he ought to vindicate the law of the state. The law has provided certain methods of deciding elections, and it has been fully complied with. He claimed that the expedient of going behind the ballot-box last year showed that it was dangerous. He did not wish to influence any member and should not himself vote, but he wished to enter his protest against such a precedent. But if the senate did decide to do this, and he was deprived of his seat thereby, he hoped the legislature will pass a law to destroy the ballots after they were counted. But he requested that if they contest the votes in Southington, they contest the whole vote in the district.

Hon. Mr. Brown called for the order of the day, which was the vote on Mr. Turrill's resolution ordering the committee to to proceed to Southington and recount the vote. The yeas and nays were called for with the following result.

Yeas—Wadsworth, Mills, Stoddard, Elmes, Ives, Budd, Glover, D. A. Woodward, Burnett, Cotton, Turrill, Hurlburt, and Buell—13.

Nays—Potter, Brown, Perkins, Chapin, Stannard, M. Woodward and Maxwell—7.

Absent—1.

The resolution was adopted.

Hon. Mr. Budd moved that the committee be instructed to proceed at their earliest convenience to Southington, open the box, recount the votes, and report to the senate.

Mr. Turrill moved to table.

The senate, no quorum being present, was declared adjourned to Tuesday, at 10:30 A. M.

TUESDAY, JUNE 11.

Hon. Mr. Turrill, on behalf of the committee on contested elections, submitted the following report :

SENATE, MAY SESSION, A. D. 1872.

The committee on contested elections to whom was referred the petition of Charles M. Pond, claiming to be elected senator from the first senatorial district, and asking the seat in this body, now occupied by Hon. Charles J. Cole, beg leave to report that they have had the same under consideration, and have heard the parties ; and they find that the official return gave to the Hon. Charles J. Cole five thousand three hundred and sixty-seven (5,367) votes.

The committee find that in the town of Southington one vote was given for Charles J. Cole for senator, upon a republican state ballot. That within said ballot was enclosed a republican representative ballot, that because said ballot was a double ballot said vote was rejected and was not counted for said Cole for senator, nor for any one.

The committee are of opinion said ballot was not a double ballot, within the meaning of the law, and should have been counted for Mr. Cole, making the whole number of votes given for Charles J. Cole, for senator, in said first district, five thousand three hundred and sixty-eight (5,368) votes.

The committee find that the official returns gave to Charles M. Pond, for senator, five thousand three hundred and sixty (5,360) votes, three hundred and eighty-one (381) of which were returned from the town of Southington.

The committee find that three (3) votes were given to said Charles M. Pond for senator in the town of Southington, on labor reform ballots, which through the error and mistake of the counters, were not counted nor returned for said Charles M. Pond, but were counted and returned for John Payne, the labor reform candidate for senator.

The committee are of opinion said three (3) votes should be added to the total vote of Charles M. Pond, for senator, and taken from the vote of John Payne.

The committee find that in said town of Southington there were given nineteen (19) democratic scratched ballots, upon

every one of which was the name of Charles M. Pond for senator, that by the mistake and error of the counters, eleven (11) of said votes were not returned for said Pond nor for any one and were not returned at all.

The committee are of the opinion that said eleven (11) votes should be added to those returned for Charles M. Pond for senator, making the entire vote that said Pond actually received in said town of Southington three hundred and ninety-five (395), instead of 381, the number returned for him to the canvassers.

The official return gave Charles M. Pond	5,360 votes
To which should be added on labor reform,	3 "
" " " on democratic scratched,	11 "

Total vote for Charles M. Pond,	5,374 votes
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The official return gave Charles J. Cole,	5,367 votes
To which should be added, called double ballot,	1 "

Total vote for Charles J. Cole,	5,368 votes
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Charles M. Pond's plurality,	6.
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The committee opened the box at Southington, containing the ballots voted in said town, re-counted the votes for senator therein, and being of opinion said ballots had been carefully preserved, had not been tampered with and were the identical ballots voted in Southington, on the first day of April last, gave such weight to them in coming to the foregoing conclusion as in the opinion of the committee they deserved.

The committee further find at said election in the town of Hartford two (2) votes were given for Charles Pond, one (1) vote for C. M. Pond and one (1) vote for C. Pond, all for senator.

That there resides in Hartford besides Charles M. Pond, Charles G. Pond and DeWitt C. Pond, but neither were candidates for senator, nor was any other person a candidate for senator except Charles M. Pond.

If said 4 votes should be added to the number given to said Charles M. Pond, his plurality over Charles J. Cole would be 10 instead of 6.

The committee find the state of the vote in the first senatorial district, for senator, to be as follows :

For Charles M. Pond, excluding the 4 defective or initial ballots,	5,374 votes
For Charles M. Pond, including the 4 defective or initial ballots,	5,378 votes
For Charles J. Cole,	5,368 votes
For Edwin B. Lyon,	182 votes
For John Payne,	124 votes
For scattering, excluding the four votes above,	3 votes

The committee are of opinion that Charles M. Pond, at the last election, having received the highest number of votes, was duly elected and is entitled to a seat in this body, as senator for the first district.

And that Charles J. Cole, not having received the legal number of votes is not entitled to a seat in this body, and would therefore recommend the passage of the accompanying resolutions. All of which is respectfully submitted.

J. S. Turrill, *Chairman*.

SENATE, MAY SESSION, 1872.

Resolved, That Charles J. Cole not having received the highest number of votes is not elected, and is not entitled to a seat in this body as senator from the first senatorial district.

That Charles M. Pond having received the highest number of votes is elected and is hereby declared to be elected and entitled to a seat in this body as senator from the first senatorial district.

Hon. Mr. Turrill moved to table the resolution reported, as Senator Cole desired to offer a different resolution.

The motion was carried.

Mr. Cole said that he desired to say a word in reply to the articles in the newspapers which were instigated by unfriendly parties he believed. He was forced to reply, for the reason of that neither he nor his counsel owned any stock in any paper. Some of the statements were not true. He had been charged with delaying the case. He denied

it. He recited some of the action taken by him to press the case on. He had once agreed to submit the case. He had done all in his power to reach a speedy solution in the matter. The greater part of the time of the committee had been taken up by the contestant. If he asked for anything it would not be for delay. He had given notice to the contestant, when he asked to open the Southington box, that he should reserve to himself the right to ask for the opening of other boxes. He read from the *Palladium* the statement that the request of himself to open other boxes was not worthy a moment's attention. He thought that an honest request made by a senator was worthy of attention. His contestant had plenty of time to run over the district and find out the flaws and he ought, in fairness, to have an opportunity meet them. The sitting member should be allowed the same rights that the contestant had. He read from the same paper that he had employed a lobby. He said not a word of it was true. He had employed no one except his counsel. He had evidence undisputably in his favor which he desired to obtain. He did not desire to occasion delay. All the votes in the boxes which the committee would be called upon to open could be counted in one day. Mr. Cole then offered the following resolution :

SENATE, MAY SESSION, A. D. 1872.

Resolved, That the committee on contested elections be, and they hereby are instructed forthwith to open the ballot boxes in such towns and districts in the first senatorial district, as either the contestant, or the sitting senator from said district may request ; and to recount the ballots therein and report the result to this body.

Hon. Mr. Budd then spoke as follows :

Mr. President :—I crave the indulgence of the senate while I run over the more prominent incidents of the trip to Southington with the view of showing how almost completely the testimony as presented in my report was verified, and to vindicate the introduction of the resolutions which I had the honor to submit on Thursday last, declaring Mr. Pond en-

titled to the seat in this body without first going through the formality of a recount of the votes.

The committee, accompanied by Mr. Cole, the senators from the 3d and 6th, and the counsel for the contestant, left immediately after the adjournment of the senate on Friday last, for Southington. The town clerk's office was visited and the trunk seen upon a shelf some eight to ten feet above the floor. The office was more a closet than a room, having a window, and opening directly from the rear of the small country store.

The oath was administered to both the town clerk and his assistant. They swore that the trunk was in precisely the same condition as when it was deposited in the office on the night of the first Monday in April last, and that the only time it had been touched, was when the counsel visited Southington to take the depositions of some of the witnesses, during the investigation before the committee. They also swore positively that in their opinion the trunk had in no manner been tampered with, and that it was impossible for any one to have gained access to the trunk so as to have abstracted from or added to its contents, without the knowledge of one or the other of them.

The trunk was then taken up to a room over the store and carefully examined. The "seal" over the key-hole was what is technically known as a "gummed label," and was closely adherent to the plate of the lock. I must confess, sir, that I was agreeably surprised to find that even by the introduction of the blade of a strong pocket knife and the use of some considerable force, it was impossible to pry the trunk open sufficiently to allow of the introduction of more than one state ballot at a time, if the same had been folded.

It was not found to be the "dilapidated, shackling affair" so graphically pictured to us in the persuasive eloquence of the Honorable senator from the 7th. There was in my opinion no more play to the lid than is usual where a lock provided with a hasp, as in this instance, is used as a means of fastening. The seal was examined and found to have written upon it the initials of both of the registrars, who were present, and swore

that it was in the same condition in which they left it. It was carefully peeled off with a thin knife blade, and upon the back was distinctly seen the impression of the key hole, and but one impression too, which could not have been the case had the label been removed and again pasted on.

The trunk was then unlocked and opened, and found packed with bundles or rolls of tickets which varied in size from say one inch to two and a half inches in thickness or diameter.

Those present, counters, registars, list checker, all united in expressing the opinion that the tickets were in the same condition as when placed in the trunk on the night of the election ; and I am sure that even the sitting senator will admit that it was utterly impossible for the most expert of experts to have taken from or added to the number of ballots contained in either of the bundles through the small aperture between the lid and the box.

The state tickets were separated from those for representatives and justices, and were afterwards assorted ; the democratic, republican, union reform and labor reform being put in separate places, and the work of counting commenced.

The first bundle opened contained eleven labor reform tickets, in which it will be remembered we claimed must be the three votes for Pond which Brooks, Collins and Cadwell swore they deposited. The first six of these votes counted were for Payne, the seventh was for Pond, the eighth and ninth for Payne, and the tenth and eleventh for Pond. The entire eleven of these votes was in the moderator's return credited to Payne.

The union reform tickets, eighty-four in number, and contained in two bundles, one of thirty and the other of fifty-four, were then opened and counted, the sixth ticket was found to be scratched, and the names of Hubbard for governor, and Pond for senator inserted in place of the regular candidates for these offices. This added to the three labor reform votes gave Pond a gain of four votes.

The democratic tickets were then examined. The first, second and third bundles containing one hundred each and

the fourth containing seventy-two all straight democratic tickets, and finally the small bundle of nineteen *scratched* democratic tickets, were carefully scrutinized and counted. Upon no one of the 391 tickets was Charles M. Pond's name scratched. It will be borne in mind that the counters, and indeed the moderator's return give Mr. Pond credit for only 8 of these 19 votes—this gives him a further gain of eleven, and which, added to the three labor reform and one union reform, makes a total gain of fifteen votes in the town of South-ington.

The republican straight tickets, two hundred and seventy-three, and the republican scratched tickets, fifty-five in number were next counted ; upon each and every one of these, was Mr. Cole's name, and upon no one of them was his name scratched.

I confess, Mr. President, to a feeling of disappointment in not finding among these republican tickets the one which Dr. Osborn thought he voted, and which I felt so confident he had voted. It was painful to me to have my confidence in village physicians so much shaken. The only way I can account for the mistake is from the fact that the doctor does not, as I supposed he did, belong to the orthodox school of medicine. Notwithstanding he is a disciple of Hahnemann, he may have voted the ticket, but if he did, it was so infinitesimal in its proportions that your committee were unable to find it.

There is one other ticket which I claimed for Mr. Pond and for which I feel in honor bound to account to the senate. It will be remembered that Mr. Merritt M. Woodruff, one of the counters, testified to having seen a scratched republican ticket with Charles M. Pond's name written in with blue ink. We found the ticket, sir, but instead of Mr. Cole's name being scratched as Mr. Woodruff supposed, the name of the state treasurer was scratched and Mr. Pond's name written in.

Mr. Dennis Finch, the gentleman who checked the list on the day of election, was sworn. He identified the check list, and after an examination was it found that eight hundred and twenty names had been checked, and eight hundred and fourteen state tickets voted. This, as any one who has had expe-

rience in checking lists or counting votes knows, where more than one ballot-box is used, corresponds as nearly as could be expected. It will be remembered that the board of state canvassers returned Mr. Cole's vote in the district as being 5,367, and Mr. Pond's as 5,360; now if we add to Pond's vote the fifteen votes in Southington, and the four initial votes in Hartford, it makes his entire vote 5,379, and gives him a plurality in the entire district over Cole of twelve votes. Now, Mr. President, I claim that this evidence is conclusive, and it is remarkable that the result of this recount of the votes in the town of Southington should correspond so closely with the testimony which was previously offered to, and reported by your committee.

There is one question, Mr. President, which has been asked me by a number of persons who have taken an interest in this matter;—When was attention first directed to the fact that the count of the votes in the town of Southington was in error? I reply, Sir, that it was immediately after the result of the count was announced on the night of the election. Mr. Atwater, one of the counters, a republican, but honest enough to be a democrat, was astonished to hear Hubbard credited with 392 votes and Pond with only 381 votes. He remembered that he had counted the scratched democratic tickets and that on no one of them was Mr. Pond's name scratched. What did he do? Within an hour he drove to the store of Mr. Ives, another republican counter, and called his attention to the fact that the error existed, and Mr. Ives admitted that there must have been a mistake. Naturally enough the matter was talked over and noised about the town, and, as a consequence, we have Brooks, Collins and Cadwell coming forward and asking how it was that Payne, the labor reform candidate for senator, had been credited with his entire party vote, when they had each of them voted this ticket with Mr. Pond's name upon it.

In like manner Mr. Merritt M. Woodruff was reminded that when counting the votes he had seen a republican ticket upon which Mr. Pond's name was written with blue ink; but which on examination proves to have been for state treasurer

and not for senator. That he should have thought the vote was for senator is perfectly natural, inasmuch as that was the office for which Mr. Pond was a candidate. The same mistake occurred in my own town. Some honest republican, desirous of casting his vote for me, wrote my name upon his ticket, but instead of erasing the name of my competitor drew his pen through that of the State Comptroller ; and if the honorable senators will take the trouble to look at the moderator's return on file in the office of the Secretary of State, they will see the senator from the tenth credited with one vote for Comptroller. Nor is it surprising, Mr. President, that the professional gentleman with homœopathic tendencies, should have persuaded himself into the belief that he had absolutely voted the ticket he ought to have voted.

Thus, your Honor, and the honorable senators will see that attention was not first directed to this mistake by some "crafty, shrewd political hack," which the honorable senator from the seventh insinuates was "bribed to set stories afloat of mistakes and miscounts," nor was it "days after that men began to recollect dimly" this error. The error was no sooner announced than discovered ; and the goodness of heart and greatness of mind which induced Mr. Atwater to rise above party feeling, disdain injustice and meanness, and which prompted him to sacrifice his own political interest for the accomplishment of an honorable and a noble object, namely, the vindication of truth, I regard in these days of political trickery, fraud and corruption, as an omen of better times.

I cannot believe, Mr. President, that this senate will for a moment entertain the idea of extending this investigation to other towns in the first senatorial district. To my mind, sir, such a course would be as improper as it would be for a judge, after a jury had brought in a verdict of guilty, to allow the prisoner to submit further testimony in his own behalf. If Mr. Cole had readson to believe that mistakes had been made in other parts of his district, it was his duty to have so stated, and to have submitted the testimony to the committee during the investigation, and not to wait until the contestant's right to the seat was established beyond peradventure. I have

before alluded to the fact that the sitting senator must take to himself the credit or discredit of most of the delay which has attended this investigation, and if it has taken five weeks to prove a mistake known to have been committed, how much longer would it take to ferret out and prove one or more, of the existence of which nothing is known.

If such is to be the course, I am free to confess that I shall advise Mr. Pond and his friends to abandon the contest. But, sir, as I said before, I do not believe that the honorable senators who voted to recount the ballots in the town of Southington will entertain this preposterous notion, but on the contrary, having ordered the recount, and heard the report, they will abide the result.

Hon. Mr. Turrill said in his opinion the ballot-box at Southington contained the same ballots which were voted in that town on election day. He corrected the statement of Mr. Budd in some minor matters.

Hon. Mr. Potter said his previous remarks were based on the reported testimony. He did not intend to cast any reflection upon any of the parties in this case. He still thought the precedent a dangerous one.

Hon. Mr. Perkins declared he was opposed to opening ballot boxes, but he should vote for Senator Budd's resolution admitting Mr. Pond.

Hon. Mr. Brown thought a bad precedent had been set in opening the ballot-boxes. But a precedent having been established, he thought the senator ought to be allowed a count in other towns if it appeared that there had been any informality in their count. He desired no delay, but he wanted justice done to both parties.

Hon. Mr. Stoddard criticised the change in Senator Brown's views and spoke against opening other boxes unless it was shown that the boxes have been kept inviolate and that probably a mistake has been made in the count.

Hon. Mr. Brown explained that in taking his course he simply submitted to the rule adopted by the senate, as he would a rule adopted by a court, though he thought the rule wrong.

Hon. Mr. Turrill favored opening the boxes, if there was

reasonable ground to suppose there was an error in the count ; but he should want no delay in the matter.

Hon. Mr. Woodward, twelfth, opposed the resolution, and favored referring the matter back to the committee, to report if there were other cases of error in the count of the vote.

Hon. Mr. Mills explained his course. He looked upon this case as one much different from that last year, when the election for Governor was investigated. In the present case the senate was the sole judge of the matter before them.

Hon. Mr. Budd moved to amend the resolution pending by striking out all after the word " resolved " and inserting words declaring Charles M. Pond elected to the senate. The chair refused to receive the amendment because it was printed.

Hon. Mr. Budd withdrew it to submit it in writing.

Mr. Cole said he introduced his resolution in the form he did so as to prevent delay. If passed, the votes could be counted in one day. In such case he would give reasons under oath for opening the boxes. He had good reasons for believing that errors had occurred in other towns.

Hon. Mr. Stoddard wanted the senator to state what boxes he wanted opened and the reasons why he wanted them opened ; then he might vote for the resolution.

Mr. Cole said his information came from democratic sources. He had been told that three or four democrats in Berlin had voted for him and the votes had not been counted. In Hartford an unusual thing had happened. The senatorial vote had run ahead of the vote for governor, and he believed that the four scattering votes had been counted for Pond and then returned as scattering. He had good reason to believe that in the first, fourth, fifth and sixth wards in Hartford many democrats had voted for him whose votes had not been counted right. The same thing he believed occurred in New Britain. These were all the places where he desired the boxes to be opened.

Hon. Mr. Woodward hoped the resolution would be amended, so as to refer the matter back to the committee to report.

Mr. Cole said he had no objection to an amendment

Hon. Mr. Budd renewed his amendment in writing, declaring Mr. Pond elected.

Hon. Mr. Stoddard desired to know when the committee could report back the list of boxes to be opened.

Mr. Cole said he would make his statement under oath immediately to the committee. He desired no boxes to be opened where there was a suspicion that the boxes had been tampered with.

At this point the house, having adjourned, many members came into the senate.

Hon. Mr. Budd claimed that the other boxes could not be opened in the time stated by Senator Cole. He hoped his amendment would be adopted.

Hon. Mr. Turrill opposed the amendment. He wanted a fair vote taken on the original resolution.

Hon. Mr. Potter thought a resolution should be passed referring back the matter, and instructing the committee to further report on Wednesday, at 10:30 A. M.

The amendment offered by Senator Budd was defeated.

Mr. Cole moved to amend his resolution providing that such boxes be opened as each party, under oath, shall give reasons for so doing. If the senate asked for evidence he would require much time.

Hon. Mr. Woodward moved to table the resolution. The motion was carried.

Hon. Mr. Potter then offered the following resolution :

SENATE, MAY SESSION, 1872.

Resolved, That the report of the committee on contested elections be recommitted to the committee, to give the sitting senator from the 1st, and the contestant, an opportunity to show cause why he demands the opening of other boxes in the 1st district, and that said committee make their further report to-morrow morning at 10:30 o'clock.

The resolution was passed.

WEDNESDAY, JUNE 12th.

Hon. Mr. Turrill offered the following report :

SENATE, MAY SESSION, 1872.

The senate committee on contested elections in accordance

with the resolution of the senate, concerning the matter of the petition of Charles M. Pond, passed June 11th, 1872, and in accordance with the directions therein contained hereby beg leave to make a further report.

That the committee again met the parties. The sitting senator stated that he had been informed by an intelligent member of the democratic party, that one of the democratic town committee of Berlin, had given the information that two votes were given for Mr. Cole for senator in Berlin on democratic ballots, and said Cole was informed from another source that he had received two other votes in Berlin for senator on democratic ballots, with the intimation that neither of said four votes were counted for him. The sitting senator further stated that he was informed that no ballot was voted in Berlin, that did not contain on it the name of some one for senator, yet the fact is, that the total vote returned for senator was less than the total vote for governor. The returns giving said Cole two less than Jewell, and said Pond one less than Hubbard.

The sitting senator claimed that said 4 votes so said to have been given for him, were counted for Mr. Pond and not for said Cole, and a recount would show it.

The sitting senator claims and believes that the 4 defective votes in Hartford, spoken of in former reports were counted twice, once for Charles M. Pond, and once as scattering and so returned.

These votes were given in the first voting district of Hartford.

That it is a remarkable fact, that in said first voting district the total vote for senator is larger than the total vote for governor, which is true of no other voting district in said first senatorial district.

The sitting senator saw ballots, at least one, that were voted in said first voting district on which the name of the candidate for senator was obliterated, and claimed the total vote in said district for senator, should be less than the total vote for governor, and an error was made in the count. No claim was made whether any obliterations were or were not made for governor

The sitting senator claimed that in the first, third, fourth, fifth and sixth voting districts of the town of Hartford, a large number of votes, especially in the fifth and sixth districts, were given for the sitting senator on democratic ballots, the name of Cole being pasted over the name of Pond, that the same were counted for Pond for senator and not for Cole. That in some three or four of said districts, the moderators in opposition to the instructions of the town clerk, improperly sealed up the check lists in the boxes with the ballots, and he could not verify the votes by said check lists, but the opening said boxes would release said lists and enable said verification to be made, and correct the errors in counting as aforesaid. The sitting senator made his statements on information and belief, except where it is herein stated to be facts, but claimed he could prove the same, were time given him.

The sitting senator asked and demanded, that the boxes containing votes for senator be opened and recounted by the committee in the town of Berlin, and in the first, third, fourth, fifth and sixth voting districts of the town of Hartford, for the reasons stated aforesaid, and is willing that all the boxes in the district should be opened.

The contestant did not ask to have any boxes opened, but attempted to reserve a right in the future, to open other boxes or to introduce other evidence of mistakes if the contents of said boxes were recounted.

The committee make this report without recommending any particular action to be pursued.

All of which is respectfully submitted.

J. S. TURRILL, Chairman.

Hon. Mr. Turrill explained that, owing to the absence of Senator Budd, the report was not submitted to him. The other two members of the committee agreed on the report. The senator amplified the report by a more particular statement of Senator Cole's statement.

The report was tabled.

Hon. Mr. Budd presented his report as follows :

SENATE, MAY SESSION, A. D. 1872.

The undersigned, a member of the committee on contested elections to whom was referred back the report of said committee with instructions to hear and report on the claims of the two contestants for the seat in the senate for the first district, in reference to the further opening of boxes in said district, begs leave to report, that on the afternoon of the 11th inst., Mr. Charles J. Cole, one of said contestants appeared before said committee and claimed that the boxes in the town of Berlin, and in the 1st, 2d, 3d, 4th, 5th and 6th voting districts in the town of Hartford should be opened and recounted.

He offered no evidence of fraud, mistake or error in any of said boxes but stated to the committee in reference to the count in Berlin, that a person, whose name he withheld, but afterwards disclosed to the committee in private, had told him, Mr. Cole, that a Mr. Risley, of said Berlin, had told him, Mr. Cole's informant, that two voters in said Berlin had told him the said Risley, that they both voted a democratic ticket with Mr. Cole's name posted over Mr. Pond's, on the first Monday in April last, and that he, the said Risley, did not believe their two votes were counted for Mr. Cole.

Mr. Cole's informant was not a counter in Berlin, at said election, nor was the said Risley, nor did Mr. Cole give the names of either of said two alleged voters.

Mr. Cole further stated that his counsel, Mr. Buck, told him that some employer in Berlin told him, Mr. Buck, that two of his workmen represented to him that they had both voted at said election a ticket as above stated with Mr. Cole's name in the place of Mr. Pond's.

Mr. Cole further stated that the persons who told him about the two votes, first mentioned above, also told him that the said Risley told him, said first informant, that he, said Risley, did not believe their two votes were counted for Mr. Cole.

The only reasons given for this alleged disbelief on the part of said Risley, were: 1st, that said Cole's name was pasted over the name of said Pond; and 2d, that said Cole ran two behind Jewell, and Pond one behind Hubbard, at said election in said Berlin.

In reference to the 1st district in Hartford, said Cole stated to the committee that he saw one republican ticket being counted in said district from which his own name was cut off, and he thought he saw others cut in the same way, but he was not certain ; that the total senatorial vote in said district was one more than the total vote for Governor. That the union reform candidate for senator had twelve votes, and the union reform candidate for governor only six ; that the labor reform candidate for governor and senator each had six votes, that he thought he, Cole, run about twenty behind Jewell, and Pond about twenty ahead of Hubbard ; and that from these facts he inferred that the four initial votes, two for Charles Pond, one for C. M. Pond and one for C. Pond, returned by the moderator as scattering, were in fact counted for Mr. Pond.

The undersigned submits even if this statement be true, that the inference of Mr. Cole from it is entirely gratuitous and without the slightest justification in fact. The statement shows that the governor, on the union reform, was scratched on six votes, or at least ran six behind the senator on the same ticket ; this fact alone will account for the total senatorial vote, being one greater than the total gubernatorial vote without assuming that the four scattering votes were counted for anybody, and allowing that Mr. Cole saw one republican vote with his name cut out, and no name put in its place.

In reference to the third, fourth, fifth and sixth districts in said Hartford, Mr. Cole stated that he had been told by several persons that others in those districts had voted for him on democratic tickets, and that they did not think all those votes had been counted for him ; he further stated that both he and Mr. Pond were scratched, more or less, in all those districts, but he made no statement even tending to show any mistake, error or fraud in the count in any of those districts, or that if there was any mistake it was not just as likely to be in his favor as against him. He did not state what the senatorial or gubernatorial vote was in any of those districts or that there was any suspicious disparity between them.

This is the whole of Mr. Cole's claim. It is wholly unsupported by proof, and if it were all proved just as stated and

claimed, the undersigned respectfully submits to the Senate that it amounts to nothing, that if proved it does not make out a case of probable error or fraud anywhere, and much less a fraud or error, that would probably change the result.

The claims of Mr. Cole appear to the undersigned to be not only frivolous but unjust and vexatious towards Mr. Pond, who has been now full six weeks faithfully endeavoring to obtain the seat in the body to which every senator on this floor must be fully convinced he is entitled.

Counsel for Mr. Pond appeared before the committee and protested that it was a grievous wrong on Mr. Pond to longer withhold his seat on such unsupported conjectures and guesses as those of Mr. Cole, especially after the long and tedious trial, in which both parties had the fullest opportunity to be heard, and were in fact heard at great length.

That this whole proceeding was without precedent, was trifling with the patience and dignity of the senate, and if successful in practically depriving him of his seat for the short remainder of the session, would be a reproach to the senate of the state.

It was also claimed on behalf of Mr. Pond that 8 or 10 initial votes cast for him, in the sixth district of Hartford, were thrown away by the moderator and not counted at all, and that Mr. Pond believed in the same kind of rumors and heresay that Mr. Cole had presented to the committee, that a mistake of some twenty votes was made against him in the seventh district, in said Hartford, and that while he protested against any further testimony or delay, he reserved the right to offer evidence upon these points if it became necessary.

In view of the foregoing, and of the right of Mr. Pond, now fully established to a seat in this body, the undersigned respectfully submits that the senate cannot any longer in justice detain him from it, and therefore recommend the passage of the accompanying resolution. All which is respectfully submitted.

B. L. BUDD.

Resolved, 1st, That Charles J. Cole not having received at the election held on the first Monday in April, A. D. 1872

in the first senatorial district, the largest number of legal votes, is not entitled to the seat in this senate.

Resolved, 2d, That Charles M. Pond having received at the election held on the first Monday in April, A. D. 1872, in the first senatorial district, the largest number of legal votes, is entitled to a seat in this senate and the said Charles M. Pond is hereby declared to be the senator for the first district from the first Wednesday in May, 1872.

Hon. Mr. Budd made another report giving another view of Mr. Cole's statement, and concluded by finding that the claims and statements of Senator Cole were frivolous and not sufficient to warrant the senate in ordering other ballots to be counted, and that to deprive Mr. Pond of the seat would be a disgrace to the senate. He moved to take up the resolution to declare Mr. Pond elected.

Hon. Mr. Turrill objected. He wanted the reports acted upon first.

Hon. Mr. Brown moved to table the reports. He desired to call up the resolution offered by Senator Cole for a recount.

The reports were tabled.

Hon. Mr. Stoddard moved to take up the resolution reported on Tuesday, by Senator Turrill, declaring Mr. Pond elected.

Hon. Mr. Woodward said it had been referred back to the committee, and was not before the senate. He moved to take up Senator Cole's resolution, and to indefinitely postpone it.

The motion to take up the resolution was carried.

Hon. Mr. Woodward said the reason now urged for a further count, was founded upon a mere supposition. He thought that was going too far. He wanted to vote so as to be justified by justice, and common sense, but he could not vote to open boxes everywhere upon mere rumor, and upon a possibility of mistake.

The motion to indefinitely postpone Senator Cole's resolution was adopted.

The reports of the committee were taken up and accepted.

Hon. Mr. Turrill then presented the report made by the

committee on Tuesday, accompanied by the resolution declaring Mr. Cole not elected, and that Mr. Pond is elected and is entitled to the seat.

The report was accepted, and the resolution passed without a dissenting voice.

THURSDAY, JUNE 13.

The senate met at 10:30, the Lieut.-Governor in the chair.

Prayer was offered by the Rev. Mr. Curtis.

Hon. Mr. Budd said, Mr. President, I take great pleasure in presenting to the senate, Mr. Charles M. Pond, of Hartford, the honorable senator from the first district, and move that the oath of office be administered to him.

The oath was then administered to the Hon. Mr. Pond, and he took his seat.

